

# Reconciliation Action Plan

FY20-22



# Our RAP progress

Commonwealth Bank acknowledges the Traditional Owners of the Lands across Australia. We acknowledge and celebrate the inherent strengths of Aboriginal and Torres Strait Islander peoples and communities.

As the continuing custodians of Country and Culture, we pay our respect to the Elders past and present. We thank the many Aboriginal and Torres Strait Islander communities, organisations and individuals that have guided us through our RAP progress.

## 2017-2019

- Announced Indigenous Supplier Diversity Target.
- Launched IT traineeship program and ES Training Academy.
- Supported the establishment of a social enterprise to reduce the financial hardship experienced during times of Sorry Business.
- Collaborated with Supply Nation to launch Jump Start.

## 2016

- Announced Indigenous employment parity target.
- Launched fifth RAP and first Elevate RAP.
- Commenced new round for the Indigenous Financial Counselling Mentorship Program with a further 17 participants.

## 2015

- First Indigenous placement to Commonwealth Bank's Graduate Program.
- Launched overdraft product for Community Business Finance customers in conjunction with Indigenous Business Australia.

## 2014

- Graduated a further 10 participants of the Indigenous Financial Counselling Mentorship Program.
- Became a partner of Jawun Empowered Communities.
- ICAL helped customers get access to cash on more than 21,000 occasions in the last 12 months.

## 2012

- Graduated first nine participants of Indigenous Financial Counselling Mentorship Program.
- Expanded employment program with Indigenous university interns.
- Provided 300+ employment opportunities since launch of Indigenous Employment Strategy in 2009.
- Launched ICAL's Third Party Transfers Service providing customers additional access to funds.
- Graduated first class of Indigenous Future Leadership Program.
- Transitioned first Community Business Finance customer to mainstream banking.
- Launched Indigenous Leadership Program.

## 2013

- Partnered with Jawun to deliver Emerging Leaders Program.
- Celebrated 10 years of School Based Traineeships.
- Provided \$1m in scholarships through Australian Indigenous Education Foundation over five years.
- Launched fourth RAP.

## 2009

- Launched second RAP; Created Indigenous Banking Team.
- Became Founding Member of Supply Nation.
- Launched Indigenous Customer Assistance Line (ICAL) for remote customers.
- Launched cultural e-learning module for employees.
- Became production partner of Bangarra Dance Theatre.
- Became sponsor of National NAIDOC Person of the Year Awards.
- Launched Indigenous Employment Strategy with a commitment to provide 350 job opportunities in 3 years.
- Created the Indigenous Financial Counselling Mentorship Program with Indigenous Consumer Assistance Network (ICAN).

## 2010

- Held first Walkabout Your Business Program with Indigenous entrepreneurs.
- Launched cultural awareness program for leaders to Bawaka, an Aboriginal homeland.
- Partnered with One Laptop Per Child to deliver laptops to schools in remote communities.
- Became a partner of Australian Indigenous Mentoring Experience to support mentoring of Indigenous students.

## 2011

- First secondees participated in skilled volunteering with Jawun.
- Launched Community Business Finance banking and finance packages for Indigenous entrepreneurs.
- Launched third RAP.
- Developed Financial Services Workshops to provide our people with education and awareness in cultural engagement, government policy, products and services.

## 2005

- Partnered with ICAN to provide financial education programs in Queensland.

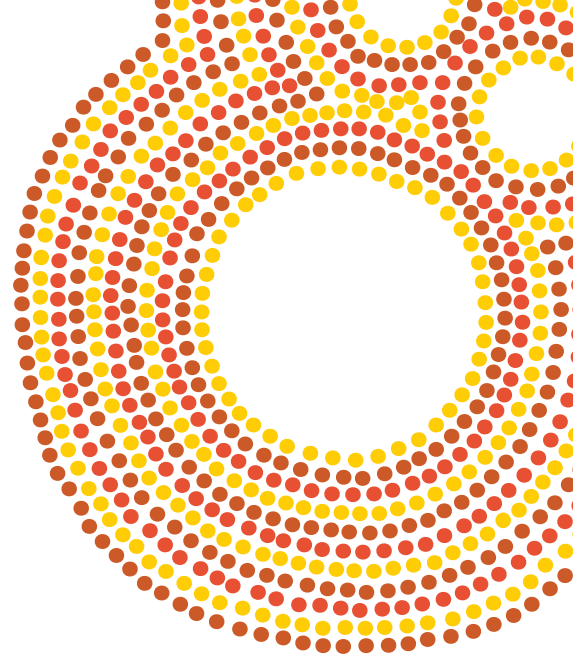
## 2002

- Established Indigenous School Based Traineeships.

## 2008

- Supported scholarships for Indigenous students via partnership with AIEF.
- Established partnerships to support money management programs in APY Lands and Western NSW.
- Launched first RAP.

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# CEO messages

Commonwealth Bank's purpose is to improve the financial wellbeing of our customers and communities. Through our Reconciliation Action Plan (RAP), we are committed to ensuring we achieve our purpose for Aboriginal and Torres Strait Islander customers and communities every day.

Since the launch of our first RAP in 2008, we have focused on promoting reconciliation through our sphere of influence and working with community partners to ensure we promote social, economic and financial wellbeing. I am proud of the strong partnerships we have with the many community organisations we work with and thank them for sharing their knowledge generously with us. To our Indigenous Advisory Council, thank you for your guiding hand as we continue to challenge ourselves to be a better bank for all Australians.

In our previous RAP we committed to taking a new approach to building cultural capability and ensuring our investment created change within our organisation. I am proud of the relationship we have built with BlackCard and look forward to continuing this important work with them into the future.

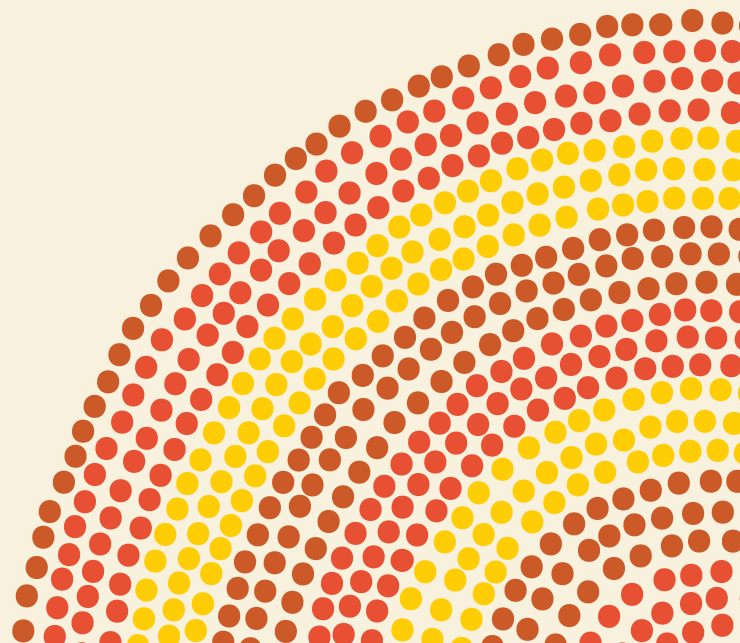
We are committed to ensuring we recognise and manage the impacts of the decisions we make on Aboriginal and Torres Strait Islander peoples and communities. Through our FY20-22 RAP, I affirm our commitment to respect First Nation peoples' human rights across our operations.

I look forward to reporting on the progress of all of our actions at the end of this RAP.

*Matt Comyn*

**Matt Comyn**

Chief Executive Officer  
Commonwealth Bank





# Reconciliation Australia CEO Statement

Commonwealth Bank's second Elevate Reconciliation Action Plan (RAP) spectacularly continues Commonwealth Bank's longstanding commitment to the financial wellbeing of Australia's Aboriginal and Torres Strait Islander peoples. And it unambiguously embeds Indigenous rights across the development of your business policy and decisions.

Your Elevate RAP is replete with respectful initiatives and actions that create opportunities for Commonwealth Bank's Aboriginal and Torres Strait Islander staff, and promise guidance and financial inclusion for your Aboriginal and Torres Strait Islander customers and communities, while also embracing our histories, cultures and rights.

Banks of course are in the relationship business, and for those relationships to endure they must first be grounded in trust and sustained with loyalty. Ever since you formulated your first RAP in 2008, you have adhered to those essential prerequisites.

As an iconic Australian corporation, Commonwealth Bank's genuine dedication to the RAP program carries considerable weight. Again, with this, your sixth RAP, the thoughtfully considered pledges formulated by your RAP Working Group and Indigenous Advisory Council have set a new Commonwealth Bank benchmark.

From those many pledges, I'd like to mention two significant initiatives. The first is the annual funding of three scholarships to the Australian Graduate School of Management's Emerging Indigenous Executive Leaders Program. And, in partnership with Career Trackers, you also promise to create at least 25 university internship opportunities annually, aiming to achieve at least 60 per cent conversion to permanent roles or graduate positions on graduation. Both of these excellent programs provide life-changing opportunities.

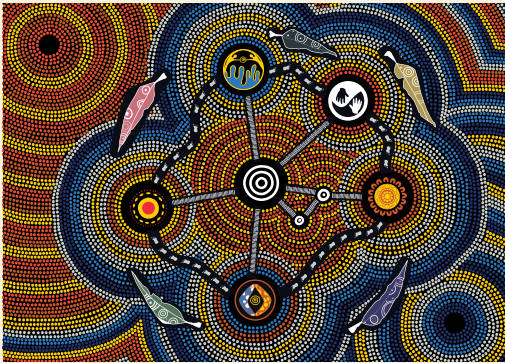
Guided by your RAP, Commonwealth Bank is certain to continue championing the empowerment of Aboriginal and Torres Strait Islander peoples. On behalf of Reconciliation Australia, I commend the Bank on its Elevate RAP and congratulate you on being a such a dynamic reconciliation leader.



**Karen Mundine**

Chief Executive Officer  
Reconciliation Australia

# Our RAP artwork



“This art comes from my heart, it touches my heart and it’s amazing to know that this piece is going to be seen across Australia, by so many of our mobs and the wider Australian community, who are going to be able to share this story and these memories.”

**Daikota Nelson**

May 2017

Daikota Nelson is a proud Dja Dja Wurrung woman who grew up, and lives on, her traditional Country in Castlemaine, Central Victoria.

The use of dot paintings is a tradition which has been passed down from generation to generation within Daikota’s family. The artwork features a stylised map of Australia, overlaid with the Commonwealth Bank logo. The outer path and footprints connecting the five larger circular elements symbolises the continuum of Aboriginal and Torres Strait Islander peoples caring for this great Land and the joining of non-Indigenous Australians on the journey.

When viewed in its entirety, the design represents all Nations, tribes and individuals who inhabit and travel this great island nation. The underlying theme behind the work is that of the power and mutual benefits which can be achieved by Aboriginal and Torres Strait Islander and non-Indigenous Australians working together, supporting one another based on a foundation of respect and trust.

The top circular element of the artwork communicates the power and energy of relationships which transcends life and death, as depicted by two figures reaching out to hold each other. The undulating waves beneath the figures depict the ups and downs of relationships and the enduring strength of our bonds which enable us to come through challenging times together. This particular element of the artwork was inspired by the relationship between Daikota’s Nan Mormor (deceased) and Nan Jeannie.

Moving clockwise, we come to the black and white hands. This element represents the “yin and yang” balance between Aboriginal and Torres Strait Islander and non-Indigenous Australians and the need to work together for a harmonious and equitable future. It speaks to the sharing of knowledge, experiences and the acceptance of one another, our differences, our similarities, our mobs and our many cultures.

The following three circular elements depict camp fires and boomerangs. Traditionally the camp fire is where relationships are forged, as individuals sit, talk and share experiences, stories and history. The boomerangs reflect an integral part of Daikota’s own upbringing, where her Aunty (a teacher in a local primary school), used boomerangs to bring to life the rich history for Indigenous and non-Indigenous youth.

The middle circle and the two smaller surrounding circular elements represent watering holes for different Aboriginal and Torres Strait Islander peoples’ Nations, with tracks depicting travel across the land.

The scattered gum leaves around the outer edge of the work represents a welcoming to the Land. A cleansing and blessing for each individual – both Aboriginal and Torres Strait Islander and non-Indigenous – as we continue on our travels learning from one another, enriching our lives and growing from the experiences we each bring to the relationships we form.

# Our business

Commonwealth Bank (CommBank) is Australia's leading provider of integrated financial services including retail banking, premium banking, business banking, institutional banking, funds management, superannuation, insurance, investment and share broking products and services.

We operate the largest financial services distribution network in the country with the most points of customer access – 1,172 branches nationally, over 3,500 Australia Post agencies and over 3,900 ATMs nationally. We have extensive initiatives and policies in place to meet our commitment to being Australia's most accessible bank, including a dedicated Indigenous Customer Assistance Line (ICAL), ensuring more than 100 remote communities have access to banking services.

Commonwealth Bank employs 37,137 people within our domestic operations and 45,165 globally. Based on our voluntary internal people survey, 0.9 per cent of our workforce identifies as having Aboriginal and/or Torres Strait Islander ancestry. Diversity and inclusion is an integral part of our culture, values and the way we do business. We are committed to increasing Aboriginal and Torres Strait Islander representation in our domestic workforce to 3 per cent by December 2026. Our Indigenous Careers team can be contacted at [indigenousprograms@cba.com.au](mailto:indigenousprograms@cba.com.au) if you would like more information on our employment programs.

CommBank has a Customer Advocate that is committed to championing fairness for customers and works independently to improve our products, systems and processes. The Customer Advocacy team assists customers who may be in particularly challenging circumstances or who haven't been able to resolve a complaint. You can contact the team at [customeradvocate@cba.com.au](mailto:customeradvocate@cba.com.au).

The Commonwealth Bank Indigenous Affairs team can be contacted at [reconciliationactionplan@cba.com.au](mailto:reconciliationactionplan@cba.com.au) to discuss any aspect of our RAP further. The Bankwest Corporate Responsibility team can be contacted on [bankwestinthecommunity@bankwest.com.au](mailto:bankwestinthecommunity@bankwest.com.au).

## Streamline Basic Account and FeeSaver Basic Account

For customers who hold the following Commonwealth of Australia concession cards: Commonwealth Seniors Health Card, Pensioner Concession Card and Health Care Card, CommBank offers the Streamline Basic Account and Bankwest offers the FeeSaver Basic Account.

For eligible customers, the accounts include no monthly account fees, no assisted withdrawal fees, unlimited free electronic withdrawals and no overdrawing approval fees or dishonour fees. These accounts do not earn interest. Other charges may apply.

To find out more about these accounts, check your eligibility and discuss if this account suits your needs, contact your nearest CommBank or Bankwest branch or visit **CommBank** or **Bankwest**. If you are a CommBank customer and located in a remote community, contact our ICAL



# About our RAP



Our FY20-22 RAP includes actions that are within the sphere of influence of our domestic businesses, **CommBank**, **Colonial First State** and **Bankwest**, and seeks to further reconciliation in Australia. In Aotearoa New Zealand, **ASB's Māori Financial Solutions** team build long-term partnerships with iwi, hapū and Māori organisations, Māori being the Indigenous peoples of Aotearoa New Zealand.

**We are committed to doing business in a way that is fair, responsible and sustainable.**

We are guided by global frameworks and standards, including the **United Nations Sustainable Development Goals** (SDG), 17 goals that provide a framework to address issues such as poverty, hunger, inequality and environmental degradation. We are also a signatory to the **United Nations Global Compact** (UNGC), which encourages businesses to adopt sustainable and socially responsible policies. We are committed to implementing the UNGC's principles covering human rights, labour, the environment and anti-corruption.

Recognising the need for meaningful achievement of the SDG and UNGC for Aboriginal and Torres Strait Islander peoples, our Elevate RAP is aligned to the **United Nations Declaration on the Rights of Indigenous Peoples** (UNDRIP). UNDRIP was adopted by the **United Nations General Assembly** (UNGA) in 2007, as an international human rights instrument, after 20 years of negotiation between Indigenous peoples and UN Member States. UNDRIP does not introduce new rights or rights specific to Indigenous peoples, rather it explains how existing universal human rights standards apply in an Indigenous context. It recognises Indigenous peoples' individual and collective rights and Indigenous peoples as culturally distinct and self-determining peoples. We have utilised the **UNGC's Business Reference Guide** to map our RAP actions to UNDRIP:

- Pillar 1 (P1) – Foundational Principles
- Pillar 2 (P2) – Life, liberty, security and cultural integrity
- Pillar 3 (P3) – Culture, language and spirituality
- Pillar 4 (P4) – Education, information and employment
- Pillar 5 (P5) – Participatory development, economic and social rights
- Pillar 6 (P6) – Land and natural resources
- Pillar 7 (P7) – Identity, institutions and relationships
- Pillar 8 (P8) – Implementing the United Nations Declaration

## Vision for reconciliation

Our reconciliation vision is to improve the financial wellbeing of Aboriginal and Torres Strait Islander customers and communities. To achieve this, we will focus on our commitment to human rights, which is integral to our purpose and our values. Over the next three years, we will focus on ensuring we have the right foundations across our operations to understand, uphold and embed the rights of Indigenous peoples.

## Yana Budjari employee network

Yana Budjari provides an avenue for our people to engage in, and become advocates for, reconciliation. Yana Budjari has two streams:

- **RAP Champions Network**  
Open to all employees, with over 250 current members. RAP Champions commit to building meaningful relationships with Aboriginal and Torres Strait Islander peoples and communities; learning more about their local cultures and supporting National Reconciliation Week and National NAIDOC Week.
- **Indigenous Employee Network**  
Open to all Aboriginal and Torres Strait Islander employees, the network is an opportunity for eligible employees to build strong relationships, coordinate events to increase networking and collaboration and provide input into relevant strategies.

## Koort Waangkiny: Heart Stories employee network

Koort Waangkiny: Heart Stories is Bankwest's network for Aboriginal and Torres Strait Islander peoples and those that are passionate about reconciliation. The network aims to provide an inclusive workplace for Aboriginal and Torres Strait Islander colleagues at Bankwest. To do this we will:

- Foster an inclusive workplace where employees with Aboriginal and Torres Strait Islander backgrounds are treated equally and feel safe to be themselves.
- Build awareness and understanding of Aboriginal and Torres Strait Islander culture and history.

The name - Koort Waangkiny: Heart Stories – is from the Noongar language and reflects the land on which our head office is located – Boorloo, or Perth. Koort is heart, and waangkiny (waangkininy) is a widely used word meaning to speak, speaking or spoken.

## Our reconciliation governance

We recognise that for our RAP programs to be successful, they need to be culturally appropriate and relevant, with clear objectives, measures and accountability. Our governance structure ensures we develop and implement RAP actions that are relevant, achievable and contribute towards equality and meaningful reconciliation.

### CEO Advisory Panel

Our independent Indigenous Advisory Council (IAC) Chair sits on the CEO's Advisory Panel. The Panel meets with the CEO three to four times a year.

### Indigenous Advisory Council

Our IAC meets twice a year and consists of an independent external Chair, external Aboriginal and Torres Strait Islander leaders and internal leaders who guide our RAP progress and monitor implementation into the business:

#### External members

- Sean Gordon, Chair
- Mayrah Sonter
- Mick Gooda
- Dr Bronwyn Bancroft

#### Internal Members

- Sian Lewis, Group Executive Human Resources and Executive Sponsor Yana Budjari (Human Resources)
- Kylie Macfarlane, General Manager, Corporate Responsibility (Marketing and Corporate Affairs)
- Sara Sutton, Regional General Manager, Sales and Service NSW/ACT (Retail Banking Services)
- Timothy Harvey, General Manager, Business Development Risk and Operations (Business and Private Bank)
- Karen Sutton, Chief Procurement Officer (Enterprise Services)

#### RAP Working Group

The RAP Working Group brings together teams responsible for delivering the RAP to oversee effective and timely implementation. All RAP Working Group members have RAP implementation as part of their KPIs:

- Sharona Torrens, Executive Manager, Community and Indigenous Affairs (Marketing and Corporate Affairs)
- Brooke Scott, Manager, Indigenous Affairs (Marketing and Corporate Affairs)
- Georgia Hall, Project Manager, Corporate Responsibility (Marketing and Corporate Affairs)
- Michelle Watson, Manager, Pro bono Services (Marketing and Corporate Affairs)
- Sue Geoghegan, Senior Manager Indigenous Employment Plan (Enterprise Services)
- Robin Burton, Manager, Procurement Governance (Enterprise Services)
- Brad Cooke, Senior Manager Indigenous Engagement and Innovation (Enterprise Services)
- Stephanie Fowler, Team Leader, ICAL (Retail Banking Services)
- Tania Chetcuti, Manager, Diversity and Inclusion (Human Resources)
- Kyle Leong, Indigenous Careers Acquisition Partner (Human Resources)
- Matt Rix, Indigenous Careers Acquisition Partner (Human Resources)
- Kat McGuire, Indigenous Careers Acquisition Partner (Human Resources)
- Noel Prakash, National Manager, Indigenous Banking (Business and Private Banking)
- Louise Olney, Senior Manager, Corporate Responsibility (Bankwest)

# Our Elevate leadership



As well as our initiatives to embed reconciliation throughout our organisation and improve the financial wellbeing of Aboriginal and Torres Strait Islander customers and communities, through our Elevate RAP, we will focus on four key leadership positions, each aligned to Reconciliation Australia's **Dimensions of Reconciliation**.

## Promote and advance the rights of Indigenous Peoples

In championing UNDRIP, we will embed Indigenous rights across our business policy development, business decisions and program activities. We will also extend its application of a rights-based approach to our relationships, projects and decision-making processes relevant to Indigenous peoples and to our RAP.

We will also advocate across the community, through our engagement with community organisations and suppliers, for meaningful consultation and engagement with Aboriginal and Torres Strait Islander peoples.

As part of this commitment, in 2018 we conducted a gap assessment on our current position and amended our **Environmental and Social Policy** to ensure our commitment to free, prior and informed consent (FPIC) for project finance that impact Aboriginal and Torres Strait Islander customers and communities is explicitly stated. Over the next three years we will focus on further increasing understanding of the impacts our decisions have on Aboriginal and Torres Strait Islander peoples and building capability across our operations to uphold and embed the fundamental rights of Indigenous peoples.

An important element of our commitment to self-determination is the national discussion to amend the Australian Constitution and calls for Aboriginal and Torres Strait Islander peoples to have a voice in shaping the laws and policies that impact their communities. We have embraced these calls in our own reconciliation governance through the establishment of our IAC, including the appointment of an independent Chair. The IAC has provided us with valuable guidance and insights into issues that matter for Aboriginal and Torres Strait Islander people and their communities, particularly with regards to financial issues.

The history of Constitutional reform in Australia is a conservative and cautious one – only eight out of 44 referendums have been carried. However the most successful referendum was in 1967, when over 90 per cent of Australians voted to alter the Constitution to count Indigenous peoples in the census and to give the Australian Government the power to make laws for Indigenous Australians. Getting the process, and question right, will be critical to ensuring our reconciliation journey moves forward. We remain committed and ready to support a bi-partisan approach and will work closely with our IAC to understand how best to support this important national conversation.

Our leadership will assist Reconciliation Australia to advance reconciliation by:

- **Institutional Integrity:** Recognising that all businesses have a responsibility to avoid causing or contributing to adverse human rights impacts through their business activities, addressing any impacts when they do occur and ensuring this responsibility extends to Indigenous human rights.
- **Equality and Equity:** Ensuring the human rights of Aboriginal and Torres Strait Islander peoples are recognised and upheld; and Aboriginal and Torres Strait Islander peoples are able to participate in decisions that impact them and their communities.
- **Race Relations:** Raising awareness of Indigenous peoples' rights and strengthening consultation with Aboriginal and Torres Strait Islander peoples as the foundation to developing stronger relationships.

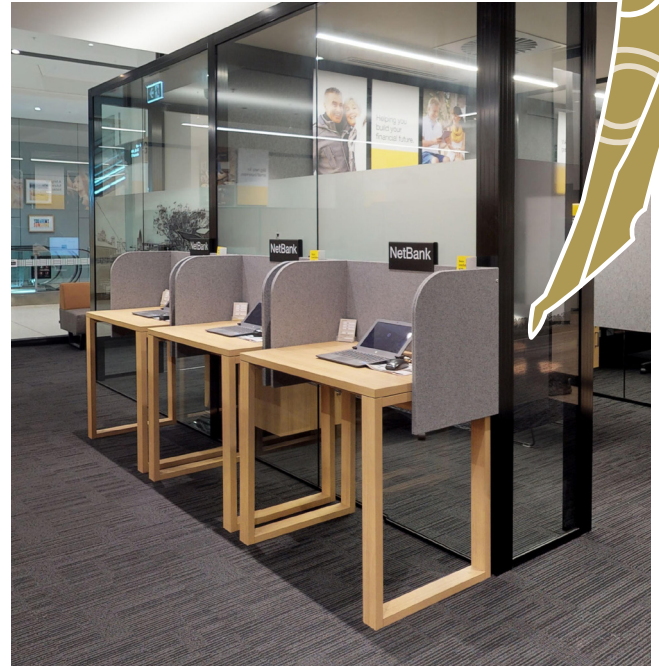
## Achieve parity for Indigenous representation across our workforce and supply chain

Education and meaningful employment is not only a key enabler of financial wellbeing, it also has a profound effect on the long-term health, social engagement and personal success of all Australians. In June 2016, we set a target to achieve Aboriginal and/or Torres Strait Islander employment parity – three per cent of our domestic workforce to be of Aboriginal and/or Torres Strait Islander ancestry – by December 2026. To date we have increased representation to 0.9 per cent, so we know we have a way to go to meet our target.

The jobs of the future will be drastically different from those that we know today and we are acutely aware of the role education, training and employment pathways play in ensuring we are attracting top Indigenous talent into our organisation. We are committed to increasing Indigenous students' access to quality education, such as that offered through the **Australian Indigenous Education Foundation** (AIEF) and **Australian Indigenous Mentoring Experience** (AIME), to ensure students are equipped with the skills and knowledge they will need to thrive in that future world. We also recognise the importance of developing leadership skills and are working with **Just Reinvest** to support their "Warrior Spirit" Youth Leadership and Team Building Program.

With much of corporate Australia having commitments to Indigenous employment, for us to succeed in achieving our parity target, we must focus on providing training and employment pathways into roles that will continue to exist and expand in the future. As well as continuing our **School Based Traineeships**, **Full-time Traineeships** and the **CareerTrackers** Indigenous Internship Program, we have launched an Indigenous Training Academy to help boost the number of Indigenous Australians pursuing a career in technology. With Aboriginal and Torres Strait Islander people underrepresented in the technology sector, accounting for less than one per cent of those enrolled to study Information Technology (IT), technology is a key pipeline for talent. Close to 30 trainees have graduated from the Academy, with many continuing to build their careers in IT at CommBank in areas as diverse as robotics, automation and cyber security.

Building on our Indigenous employment target, we have committed to achieve parity in Indigenous procurement: 3 per cent of CommBank's contestable spend will go to Aboriginal and Torres Strait Islander suppliers by 2024.



Winya furniture NetBanking benches

We have made good progress, from a \$500,000 Indigenous supplier spend in FY16 to more than \$3 million in FY19. We will continue to work with businesses like **Winya** furniture, which has been contracted to provide custom made NetBanking benches, enabling all customers to use NetBanking privately, securely and conveniently in our new branches. The benches have strong environmental credentials. Currently 99 per cent of all wooden office furniture goes straight to landfill. Winya takes that used furniture and turns it into usable e-board, which is then used in the construction of the benches.

Our leadership will assist Reconciliation Australia to advance reconciliation by:

- **Institutional Integrity:** Improving education, employment and financial wellbeing outcomes by identifying and removing the internal barriers that are preventing Aboriginal and Torres Strait Islander peoples from participating equally in opportunities.
- **Equality and Equity:** Ensuring Aboriginal and Torres Strait Islander peoples have equal opportunity to meaningful careers, whether through employment directly with CommBank or through the establishment and growth of commercial enterprises.



## Advocate for the importance of cultural capability and engagement

In 2016, as part of our first Elevate RAP, we focused our leadership on positioning cultural capability as a strategically important investment to achieve attitudinal and behavioural change across the organisation. Prior to the development of our Cultural Capability Framework, we were using a variety of providers to deliver cultural awareness training, resulting in inconsistency of information sharing, use of language and alignment to CommBank's core business.

In consulting with our learning and development team they highlighted the importance of program consistency if we were to achieve an uplift in the cultural capability of the organisation. As a result, we engaged **BlackCard** to deliver our face to face cultural capability program nationally. This has been a successful strategy, with more than 1,200 people so far completing face to face training, including senior leaders. We have set a target for 2,000 additional employees and community partners to complete training by June 2022.

Each year we have also offered at least 30 places to community organisations we partner with to ensure they have access to training for their own people. We will continue this approach into our next RAP and we will work with other RAP organisations to ensure cultural capability is a central, and strategically important investment within all organisations' RAPs.

By the end of 2020, 10,000 CommBank employees will be co-located in a new technology campus at **South Eveleigh** in Sydney, developed and managed by Mirvac. Paying respect to the local Traditional Owners is a big part of creating a work and lifestyle destination that celebrates one of the oldest living cultures in the world.

As part of the precinct development, culture and heritage start-up, **Yerrabingin** – an Aboriginal-owned company – has been engaged to develop and manage the rooftop of



**Gilimbaa custom wall decal artwork**



**Aunty Lilla Watson and Mundanara Bayles from BlackCard**

Yerrabingin House, which has been transformed into an Indigenous urban food farm. Derived from the Aboriginal language of Mookung, the word Yerrabingin or 'we walk together' perfectly encapsulates the precinct's aim to engage with the local community and create fantastic shared spaces at South Eveleigh.

Yerrabingin is using the 500-square-metre rooftop area to showcase Aboriginal permaculture methods. The farm aims to be self-funded by running regular workshops for visitors on environmental sustainability and physical and mental health. Visitors will also be able to purchase produce and native food from the farm. Plans are also underway for Yerrabingin to establish the South Eveleigh Aboriginal cultural landscape garden, which will grow native and medicinal plant species and bush food.

To enhance our connection to local communities and demonstrate our commitment to telling Aboriginal and Torres Strait Islander stories, **Gilimbaa**, an Indigenous design agency based in Brisbane, has been working with our property design team to create custom wall decal artworks for all new branches. These artworks depict landscape features from around each branch location and recognise Australia's unique 60,000 year old culture and heritage.

Our leadership will assist Reconciliation Australia to advance reconciliation by:

- **Institutional Integrity:** Recognising the important role CommBank has in raising awareness amongst our stakeholders of Aboriginal and Torres Strait Islander cultures, heritage and aspirations as well as by ensuring this increased awareness informs the way in which we conduct business.
- **Historical Acceptance:** Educating our people on the oldest living cultures in the world, those of Aboriginal and Torres Strait Islander peoples, and increasing understanding of our shared history in order to support a national identity based on truth and respect.
- **Race Relations:** Understanding and valuing the common experiences and rights that we all share as people, as well as recognising the unique experiences and rights of Aboriginal and Torres Strait Islander peoples.



## Collaborate to address important issues affecting Aboriginal and Torres Strait Islander communities

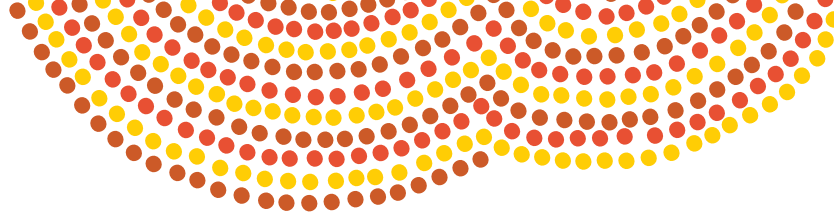
In 2017, we began working with **Social Ventures Australia (SVA)**, **Suncorp**, **NAB** and **Insurance Australia Group Limited (IAG)** to identify a solution that would reduce the financial hardship many Aboriginal and Torres Strait Islander peoples face when farewelling a loved one.

Through the project, we are now supporting **Tender Funerals Australia** to expand to provide ethical financial products and affordable, meaningful funeral options that meet the cultural needs of Aboriginal and Torres Strait Islander communities. The new financial product will not be insurance, rather it will be a savings product that includes 'top-up' payments for those who pass away before reaching \$4,000. Unlike insurance, customers get back all the money that they contribute plus interest and once they reach their savings goals, they do not need to continue to financially contribute – their funds will be held until drawn on. Tender Funerals Australia will also be able to help customers navigate other funeral funding options depending on their circumstances.

A pilot will commence in two locations in late 2019. Over the next 10 years, we will seek to support approximately 20 communities across Australia to access more affordable funerals and 10,000-12,000 customers to start saving with the ethical financial product. While the solution is a long-term one, we are confident that together we will support families and communities to farewell loved ones in a meaningful way, without experiencing financial hardship or distress. We invite other organisations to join us in this project.

Our leadership will assist Reconciliation Australia to advance reconciliation by:

- **Institutional Integrity:** Achieving positive social change on issues that are important to Aboriginal and Torres Strait Islander communities by using our resources to enable Aboriginal and Torres Strait Islander and community-led solutions.
- **Unity:** Working closely with Aboriginal and Torres Strait Islander peoples to develop solutions that have their support and that have been developed through engagement with people with lived experiences.



FY20-22

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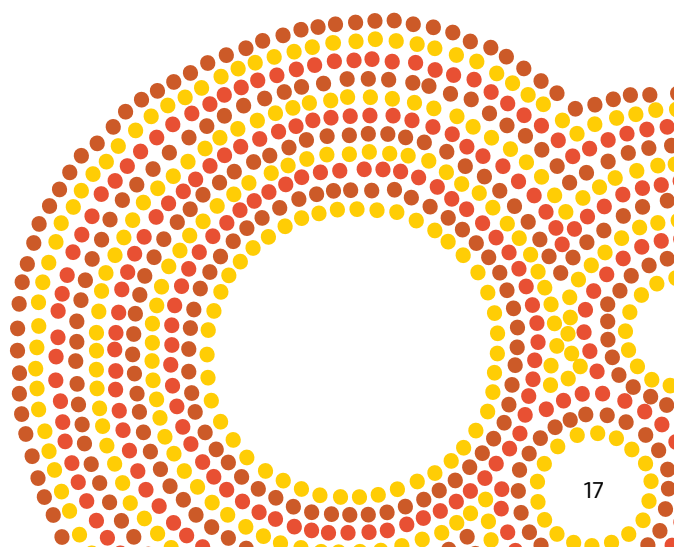
## Cultures and Community

We recognise the inherent right Aboriginal and Torres Strait Islander peoples have to be involved in decisions that affect their community. We will continually improve the way we consult with Aboriginal and Torres Strait Islander peoples and communities and raise awareness of the aspirations, cultures, rights and achievements of Aboriginal and Torres Strait Islander peoples.

OUTCOME	OUR COMMITMENTS AND ACTIONS	RESPONSIBILITY	TIMEFRAME
The impacts of lending and investment decisions on Indigenous peoples and communities are considered and managed.	<b>1. Review relevant business policies to ensure they reflect the importance of zero tolerance in business decisions that negatively impact Indigenous peoples' rights by:</b>		
	1.1 Reviewing the Modern Slavery and Human Trafficking Statement to provide guidance and direction on how business decisions might negatively affect the rights of Indigenous peoples (P1, P2).	1.1 - 1.3 Corporate Responsibility	1.1 Jun 2020
	1.2 Incorporating in the ESG risk assessment process and lending criteria, a zero tolerance on lending and investment activities that result in the forced removal or relocation of Indigenous peoples from their lands, territories and waters (P2, P6).		1.2 Jun 2021
	1.3 Working with the IAC to develop a position paper outlining requirements to identify, understand, and assess the human rights and environmental impacts of lending and investment activities on Aboriginal and Torres Strait Islander peoples and communities. Paper will include:		1.3 Dec 2021
	a. Guidelines for seeking appropriate input and advice, including free, prior and informed consent (FPIC), from Indigenous peoples who are likely to be impacted by lending and investment activities, including Traditional Owner groups, to inform lending and investing criteria, due diligence and impact assessment processes (P3, P5, P6, P7).		
	b. Domestic and international laws and standards relevant to Indigenous peoples' connections, use, access and ownership of their traditional lands, territories and natural resources (P6).		
	c. Recommended policies and procedures aimed at preventing investment in companies whose activities violate, damage, misappropriate or destroy Indigenous cultural, language and spiritual property (P3, P4).		
	<b>2. Ensure our business policies are consistent with international standard development by:</b>		
	2.1. Monitoring international human rights reports relevant to the rights of Indigenous peoples (P8).	2.1 - 2.2 Corporate Responsibility	2.1 - 2.2 Dec 2021
	2.2. Sharing insights internally to support amending policies, procedures and guidelines (P8).		
<b>3. Ensure we are equipped to receive feedback from Aboriginal and Torres Strait Islander customers and communities in a culturally appropriate manner by:</b>			
3.1. Reviewing existing internal and external processes and grievance mechanisms to resolve customer complaints and promoting access to the grievance mechanism internally, on our website and with community partners (P1, P7).	3.1 Indigenous Affairs	3.1 Jun 2020	
3.2. Establishing an appropriate forum to seek external Aboriginal and Torres Strait Islander perspectives into Bankwest customer and community matters (P2, P5, P7).	3.2 Bankwest Corporate Responsibility	3.2 Dec 2021	

OUTCOME	OUR COMMITMENTS AND ACTIONS	RESPONSIBILITY	TIMEFRAME
Aboriginal and Torres Strait Islander histories, cultures and rights are a valued and recognised part of a shared national identity.	<b>4. Achieve 70 per cent participation (of 37,137 Australian employees) in cultural learning across our domestic workforce over the next three years:</b>		
	4.1. Providing face to face BlackCard cultural capability training, including training on domestic laws relevant to Indigenous peoples' rights to their lands, territories and natural resources, to at least 2,000 CommBank employees and community partners (P1, P2).	4.1 - 4.3 Indigenous Affairs	4.1 - 4.3 Jun 2022
	4.2. Providing all employees in remote CommBank branches with BlackCard training via a webinar delivery model (P1, P2).		
	4.3. Promoting CommBank cultural e-learning program to employees to achieve 60 per cent completion rate (P1, P2).		
	4.4. Providing 300 Bankwest employees with face to face cultural capability training, focusing on frontline teams, people managers with Aboriginal and Torres Strait Islander employees and those working with Aboriginal and Torres Strait Islander customers or community stakeholders (P1, P2).	4.4 - 4.6 Bankwest Corporate Responsibility	4.4 - 4.6 Jun 2022
	4.5. Promoting Bankwest cultural e-learning program to employees to achieve 15 per cent completion rate (P1, P2).		
	4.6. Encouraging Bankwest senior leaders to complete cultural capability training and/or on-Country experiences and promote the programs to their broader teams (P1, P2).		
	<b>5. Raise internal awareness of Constitutional recognition and the importance of truth-telling in the reconciliation process by:</b>		
	5.1. Providing information on the proposed changes and referendum process to our people through our internal Reconciliation Knowledge Hub (P7).	5.1 - 5.3 Indigenous Affairs	5.1 - 5.3 Jun 2022
	5.2. Hosting at least 12 information sessions across Australia to ensure our people are aware of the national discussion to change the Constitution and understand why the changes are being proposed (P7).		
	5.3. Working with RAP partners, particularly the property managers of our branches, corporate precincts and technology campus, to raise awareness of Constitutional recognition to customers and the broader community (P7).		
	<b>6. Acknowledge Country in meaningful ways by:</b>		
	6.1. Inviting a local Traditional Owner to provide a Welcome to Country at a minimum of 10 significant events each year (P3, P6).	6.1 - 6.4 Indigenous Affairs	6.1 - 6.4 Jun annually
	6.2. Providing resources and advice on wording for Acknowledgements via our internal Reconciliation Knowledge Hub, which will be accessible via desktop and mobile device (P3).		
	6.3. Continuing to provide Acknowledgement wording on all lecterns to encourage employees to deliver this ancient cultural practice (P3).		
	6.4. Encouraging CommBank branches, corporate precincts and the technology campus to acknowledge the Traditional Owners, including local acknowledgements where possible (P3).		
	6.5. Encouraging our people across Bankwest to Acknowledge Country in a meaningful way by providing resources, advice and encouraging discussion to raise understanding of the ancient cultural practice and ensure our people connect personally with each acknowledgement (P3).	6.5 - 6.6 Bankwest Corporate Responsibility	6.5 Dec annually
	6.6. Inviting local Traditional Owners to provide a Welcome to Country at a minimum of five significant internal or external Bankwest events each year (P3, P6).		6.6 Jun annually
	<b>7. Through CommBank's Yana Budjari employee network and Bankwest's Koort Waangkiny employee network, engage our people in National NAIDOC Week by:</b>		
7.1. Encouraging Yana Budjari Employee Network members and other employees to attend at least 20 external, local events celebrating NAIDOC Week (P3).	7.1 Yana Budjari co-chairs	7.1 - 7.2 Jul annually	
7.2. Sponsoring the National NAIDOC Ball and providing a bursary for the NAIDOC Person of the Year (P3).	7.2 Indigenous Affairs		
7.3. Encouraging Koort Waangkiny employee network members and other employees to attend at least 3 external, local events celebrating NAIDOC Week (P3).	7.3 Bankwest Corporate Responsibility	7.3 Jul annually	

OUTCOME	OUR COMMITMENTS AND ACTIONS	RESPONSIBILITY	TIMEFRAME
<b>Aboriginal and Torres Strait Islander histories, cultures and rights are a valued and recognised part of a shared national identity.</b> (continued)	<b>8. Increase opportunities for our people and the broader community to learn more about Aboriginal and Torres Strait Islander cultures, histories, rights and achievements by:</b>		
	8.1. Activating CommBank's communication channels to promote days of celebration and to raise awareness of reconciliation across the community (P3, P4).	8.1 - 8.3 Indigenous Affairs	8.1 - 8.3 Jun annually
	8.2. Promoting reconciliation by collaborating with at least 15 RAP and other like-minded organisations to implement ways to advance reconciliation (P3).		
	8.3. Recognising and celebrating the peoples and cultures of the local area through artwork, information sheets and/or acknowledgements (P3).	8.4 - 8.5 Bankwest Corporate Responsibility	8.4 Nov 2019
	8.4. Identifying RAP supporters and building a community to support Bankwest activity during key calendar events, including National Reconciliation Week and NAIDOC Week (P3).		8.5 Dec annually
	8.5. Curating appropriate content for internal Bankwest social media channels with culturally appropriate themes (including place, kinship and land) (P3, P4).		
<b>Our employees build positive two-way relationships, based on trust and respect, with Aboriginal and Torres Strait Islander customers and communities.</b>	<b>9. Through CommBank's Yana Budjari employee network and Bankwest's Koort Waangkiny employee network, engage our people in National Reconciliation Week by:</b>		
	9.1. Attending, along with the RAP Working Group, at least 10 external community or partner events (P3).	9.1 Yana Budjari co-chairs	9.1 - 9.3 May annually
	9.2. Providing resources, posters and branch activation packs to support Yana Budjari members to host at least 20 internal events throughout National Reconciliation Week (P3).	9.2 - 9.3 Indigenous Affairs	
	9.3. Registering all events via Reconciliation Australia's National Reconciliation Week website (P3).	9.4 Bankwest Corporate Responsibility	9.4 May annually
	9.4. Encouraging Koort Waangkiny employee network members and other employees to host at least 3 events for National Reconciliation Week (P3).		
	<b>10. Support teams nationally to develop trusted and respectful relationships with local Aboriginal and Torres Strait Islander customers and communities by:</b>		
	10.1. Establishing and continually improving guiding principles for engagement in order to support our people to develop mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders (P7).	10.1 - 10.3 Indigenous Affairs	10.1 - 10.3 Jun annually
	10.2. Maintaining an internal CommBank Reconciliation Knowledge Hub to provide resources, cultural knowledge and advice on engagement with local community members, organisations and Traditional Owners to encourage all employees to drive reconciliation outcomes (P2, P7).		
	10.3. Working with at least 10 CommBank branches a year to develop and implement community engagement plans aimed at strengthening relationships with local communities (P2, P5).		
	10.4. Establishing an internal Bankwest Reconciliation Knowledge Hub to provide resources, cultural knowledge and advice on engagement with local community members, organisations and Traditional Owners (P2, P7).	10.4 Bankwest Corporate Responsibility	10.4 Jun 2020



## Education and Careers

We will achieve Indigenous employment parity (3 per cent of our domestic workforce) by December 2026. In achieving this target, we will invest in education and career pathway opportunities to ensure Aboriginal and Torres Strait Islander peoples have equal access to roles that will make up the workforce of the future, while ensuring our workplace is open, inclusive and respectful.

OUTCOME	OUR COMMITMENTS AND ACTIONS	RESPONSIBILITY	TIMEFRAME
<b>Aboriginal and Torres Strait Islander youth have the right support to achieve their personal and career goals.</b>	<b>11. Support Aboriginal and Torres Strait Islander students to finish high school at the same rate as their peers by:</b>		
	11.1. Effectively communicating CommBank Staff Foundation's grants program to organisations in remote and regional locations to encourage applications for grant funding (P4).	11.1 CommBank Staff Foundation	11.1 Jun 2020
	11.2. Supporting AIEF to provide scholarships for Indigenous students to access secondary and tertiary/higher education (P4).	11.2 - 11.3 Indigenous Affairs	11.2 - 11.3 Jun annually
	11.3. Supporting AIME to deliver its mentoring program to schools and universities across Australia (P4).		
	<b>12. Support Aboriginal and Torres Strait Islander youth to achieve their personal and career aspirations by:</b>		
	12.1. Supporting Just Reinvest to deliver youth leadership programs in Western NSW (P4).	12.1 - 12.2 Indigenous Affairs	2.1 - 2.2 Dec 2021
<b>Our workplaces are inclusive and Aboriginal and Torres Strait Islander employees feel safe to be themselves.</b>	<b>13. Ensure a culture across CommBank that is inclusive of Aboriginal and Torres Strait Islander employees by:</b>		
	13.1. Encouraging senior leaders to complete BlackCard cultural capability training and promote the program to their broader teams (P1, P2).	13.1 Indigenous Affairs	13.1 Jun annually
	13.2. Providing Senior Leaders (General Managers and above) with the opportunity to participate in Inclusion Conversations to support them to make more inclusive decisions when determining the recruitment, progression and development of culturally diverse employees (P1, P4).	13.2 Diversity and Inclusion	13.2 Jun 2022
	13.3. Encouraging at least 1,750 employees from across the business to participate in Reconciliation Australia's biennial Workplace RAP Barometer (P4, P8).	13.3 Indigenous Affairs	13.3 Mar 2020
	<b>14. Ensure a culture across Bankwest that is inclusive of Aboriginal and Torres Strait Islander employees by:</b>		
	14.1. Launching an internal Bankwest employee network for Aboriginal and Torres Strait Islander colleagues and supporters, with a colleague-led committee to provide direction and a self-determining voice on internal matters of relevance (P1, P2).	14.1 - 14.3 Bankwest Corporate Responsibility	14.1 - 14.2 Nov 2019
14.2. Establishing an Indigenous colleague-only channel to connect and provide peer support (P2, P7).			
14.3. Understanding current colleague experiences and identifying any insights or actions to improve psychological safety and wellbeing of Aboriginal and Torres Strait Islander employees (P1, P4).		14.3 Dec 2020	



OUTCOME	OUR COMMITMENTS AND ACTIONS	RESPONSIBILITY	TIMEFRAME
Aboriginal and Torres Strait Islander peoples have equal opportunities to develop a career in the financial services sector.	<b>15. Meet our commitment to achieve a domestic workforce comprising 3 per cent Indigenous representation by December 2026 by supporting each division to create tailored employment opportunities including:</b>		
	15.1. In partnership with CareerTrackers, providing at least 25 university internship opportunities annually and achieving at least 60 per cent conversion to permanent roles or graduate program positions on graduation from university (P4).	15.1 - 15.4 Indigenous Careers	15.1 - 15.4 Jun annually
	15.2. Providing at least 70 School Based Traineeship positions annually (35 trainees in their first year of the program and 35 trainees in their second year at any given time) and achieving at least 30 per cent conversion to permanent roles or Full-time Traineeship positions on completion of the traineeships (P4).		
	15.3. Providing at least 15 Full-time Traineeship positions annually and achieving at least 60 per cent conversion to permanent roles on completion of the traineeships (P4).		
	15.4. Supporting progress towards an annual direct hire target of 150 Aboriginal and Torres Strait Islander employees across CommBank (P4).		
	<b>16. Strengthen our internal capability to attract, recruit and retain Aboriginal and Torres Strait Islander employees by:</b>		
	16.1. Working with the Indigenous Employee Network to understand factors that promote successful recruitment and retention of Aboriginal and Torres Strait Islander employees (P4).	16.1 - 16.3 Indigenous Careers	6.1 Jun 2020
	16.2. Developing and launching the pilot of the Guaranteed Interview Scheme for Indigenous Talent and contingent on successful pilot, roll out the scheme nationally (P4).		16.2 Dec 2020
	16.3. Advertising positions in accessible places, including through Indigenous media and Indigenous employment and recruitment partners (P4).		16.3 Jun annually
	<b>17. Provide tailored training opportunities for Aboriginal and Torres Strait Islander peoples seeking employment in the Information Technology and Operations (IT&amp;O) industry by:</b>		
	17.1. Continuing to innovate the Indigenous Training Academy (P4).	17.1 - 17.3 ES Indigenous Engagement	17.1 - 17.3 Jun annually
	17.2. Collaborating with relevant community, IT industry and ES representatives to provide innovative pathways for Indigenous peoples into meaningful IT&O Careers (P4).		
	17.3. Presenting quarterly updates to ES Indigenous Employment Steering Group to continually enhance the ES Indigenous Employment Program (P4).		17.3 Quarterly
	<b>18. Embed the Bankwest employment and internship programs to increase Aboriginal and Torres Strait Islander representation by:</b>		
	18.1. Evaluating existing Bankwest pilot employment and internship programs for scalability (FY19 intake) and use as input into FY20 pilot intake (P4).	18.1 Bankwest Personal and Business Banking	18.1 Dec 2019
18.2. Utilising the internal Bankwest employee network as a foundation of peer support and mentoring for future hires (P4).	18.2 Bankwest Corporate Responsibility	18.2 Jun annually	
Aboriginal and Torres Strait Islander employees are supported to progress their careers and take on management and senior level positions.	<b>19. Support Aboriginal and Torres Strait Islander employees to achieve their personal and career aspirations by:</b>		
	19.1. Providing tailored information sessions for Indigenous employees to maintain up to date development plans that identify education, exposure and experience opportunities (P1, P4).	19.1 Indigenous Careers	19.1 Sep annually
	<b>20. Support Aboriginal and Torres Strait Islander high achievers to progress their careers at CommBank while maintaining family, community and cultural leadership obligations by:</b>		
	20.1. Funding three scholarships annually to Australian Graduate School of Management's Emerging Indigenous Executive Leaders Program (P3, P4).	20.1 - 20.3 Indigenous Careers	20.1 - 20.3 Dec annually
	20.2. Funding a position on the KARI Leadership Program annually (P3, P4).		
20.3. Supporting a high achiever to complete the CareerTrackers Mickle Files Leadership Program annually (P3, P4).			

## Financial Wellbeing

We will achieve our target of 3 per cent of total annual domestic contestable spend being with Indigenous-owned businesses by FY24 and provide support to Aboriginal and Torres Strait Islander customers, businesses and communities to achieve their financial goals and prepare for the unexpected.

OUTCOME	OUR COMMITMENTS AND ACTIONS	RESPONSIBILITY	TIMEFRAME	
Aboriginal and Torres Strait Islander peoples' financial wellbeing is supported in a culturally informed way.	<b>21. Deliver culturally informed banking services to customers in remote communities by:</b>			
	21.1. Continuing to deliver the Indigenous Customer Assistance Line (ICAL) to CommBank customers in remote communities across Australia, ensuring we are continually improving the ways in which we provide banking services to remote customers (P1, P5).	21.1 ICAL	21.1 Jun annually	
	21.2. Using the CommBank model of ICAL, scope the feasibility of a similar Bankwest service, or propose an appropriate alternative (P1, P5).	21.2 Bankwest Personal and Business Banking	21.2 Jun 2020	
	<b>22. Deliver culturally informed financial education and support by:</b>			
	22.1. In partnership with Indigenous Consumer Assistance Network (ICAN), delivering the Yarnin' Money program to at least four remote communities that use the ICAL service each year (P4).	22.1 - 22.2 Indigenous Affairs	22.1 - 22.2 Jun 2020	
	22.2. Supporting ICAN to deliver a place-based Financial Counselling Mentorship Program each year to support Aboriginal and Torres Strait Islander peoples to attain a Diploma of Financial Counselling (P1).		22.3 Jun annually	
	22.3. Providing sponsorship and/or in-kind investment in partnering with a community organisation relevant to Bankwest's Corporate Responsibility strategy (P1).	22.3: Bankwest Corporate Responsibility		
	The cultural, social, political and economic aspirations of Aboriginal and Torres Strait Islander peoples and communities are recognised and supported.	<b>23. Support Aboriginal and Torres Strait Islander communities to generate economic development opportunities by:</b>		
		23.1. Ensuring Indigenous business bankers continue to build strong meaningful relationships with relevant Traditional Owner groups, Native Title Representative Bodies and Prescribed Bodies Corporate to better understand local community priorities, cultural protocols, and geographic challenges and to assist these groups with economic development initiatives (P5, P6).	23.1 - 23.4 Indigenous Business Banking	23.1 Aug 2020
		23.2. Proactively partnering with Native Title Representative Bodies, Prescribed Bodies Corporate, Aboriginal Land Councils and other national and state based Indigenous advocacy organisations, Traditional Owner groups and Indigenous businesses to co-create potential industry solutions to support the achievement of financial independence (P1, P5).		23.2 Jun 2021
23.3. Working with relevant Indigenous advocacy bodies and leaders to establish a working group to support the development of a CommBank strategy and practice guidelines to support Indigenous Property Rights (P5).			23.3 - 23.4 Jun 2022	
23.4. Establishing suitable offerings to enable Indigenous groups to leverage their assets (P5).				
<b>24. Work with Aboriginal and Torres Strait Islander leaders to support implementing strategies designed by their communities, for their communities including:</b>				
24.1. Partnering with Jawun to provide 20 secondees each year to Indigenous organisations in order to share skills and knowledge to create change (P4).		24.1 Pro bono Services	24.1 Dec annually	
24.2. Working with RAP partners to ensure self-determination and Indigenous decision making is promoted and embedded within their organisation and programs, including through ensuring adequate Aboriginal and Torres Strait Islander representation on their Board (P1).		24.2 - 24.3 Indigenous Affairs	24.2 - 24.4 Jun 2022	
24.3. Working in partnership with SVA, Suncorp, IAG, NAB and local community organisations to deliver financial solutions and support during times of Sorry Business (P2, P5).				
24.4. Working with the financial counselling sector and community organisations to understand and address financial abuse through domestic and family violence and elder abuse in a culturally informed way (P2, P5).		24.4 Financial Inclusion		

Aboriginal and Torres Strait Islander businesses have access to financial products, services, support programs and networks for whatever stage their business is at.

**25. Ensure Aboriginal and Torres Strait Islander businesses have access to capital and products across every stage of the business life cycle by:**

- |   |  |                             |
|---|--|-----------------------------|
| 25.1. Holding seven business roundtables annually with Aboriginal and Torres Strait Islander businesses across Australia to increase our capability to support Indigenous business' success (P5). | 25.1 - 25.2<br>Indigenous Business Banking | 25.1 - 25.2<br>Nov annually |
| 25.2. Working with CommBank Enterprise Procurement and Partnerships to understand the banking needs of Aboriginal and Torres Strait Islander businesses within our supply chain (P5).             |  |                             |

**26. Increase access to business support programs and networks through:**

- |  |  |                      |
|--|--|----------------------|
| 26.1. Supporting economic development forums to showcase the success and growth of the Indigenous business sector (P4).  | 26.1 - 26.3<br>Indigenous Business Banking | 26.1<br>Jun 2020     |
| 26.2. Providing at least 10 scholarships for Aboriginal and Torres Strait Islander peoples and businesses to attend relevant CommBank and strategic partner networking and industry events, such as International Women's Day, conferences and innovation forums. Scholarships will be promoted through our Indigenous business banking network and Yana Budjari employee network and Koort Waangkiny employee network (P4). |  | 26.2<br>Nov annually |
| 26.3. Creating a series of business literacy and capability building resources and supporting tools and make available on our website (P4).  | 26.4<br>Pro bono Services                  | 26.3<br>Jun 2022     |
| 26.4. Maintaining at least 15 opportunities each year for our people to build capability by working with Aboriginal and Torres Strait Islander businesses via Supply Nation's Jump Start program (P4).   |  | 26.4<br>Sep annually |

Aboriginal and Torres Strait Islander businesses have equal access to procurement opportunities.

**27. Increase our supply chain spend with Indigenous-owned businesses to 3 per cent of total annual domestic contestable spend by FY24 by:**

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|--|--|-------------------------|
| 27.1. Establishing a Supplier Diversity Steering Group, to meet monthly, which brings together senior stakeholders from across the organisation to drive the strategy for the Indigenous procurement program (P1). | 27.1 - 27.5<br>Enterprise Procurement and Partnerships | 27.1<br>Dec 2019        |
| 27.2. Continuing to develop the Supplier Diversity Champions Network to drive the delivery of the Supplier Diversity Strategy (P1).  |  | 27.2<br>Jun annually    |
| 27.3. Continuing sponsorship of Supply Nation's Connect event and ensuring at least 20 category managers and budget holders attend the Connect Tradeshow (P4).   |  | 27.3<br>May annually    |
| 27.4. Integrating Indigenous procurement considerations into the standard procurement process, including category strategies, standard contract terms and Procurement Review Board (P5).                           |  | 27.4 - 27.5<br>Dec 2019 |
| 27.5. Further embed supplier diversity into the KPIs of procurement team members (P1).   |  |                         |

**28. Show sector leadership and grow the Indigenous Business Second Tier Program by:**

- |   |  |                             |
|---|--|-----------------------------|
| 28.1. Maintaining at least 25 suppliers formally reporting Indigenous procurement spend (P1, P4).                 | 28.1 - 28.2<br>Enterprise Procurement and Partnerships | 28.1 - 28.2<br>Jun annually |
| 28.2. Working with participating suppliers to increase opportunities available to Indigenous businesses (P1, P4). |  |                             |

Procurement processes, policy and Supplier Code of Conduct recognise and/or consider the rights of Indigenous peoples.

**29. Ensure relevant international standards related to the rights of Indigenous peoples are embedded within our procurement procedures by:**

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|---|--|-------------------------|
| 29.1. Including the rights of Indigenous peoples in the review and revision process for CommBank's Procurement Policy, Supplier Code of Conduct and other procurement procedures (P1, P2).  | 29.1 - 29.3<br>Enterprise Procurement and Partnerships | 29.1 - 29.2<br>Dec 2019 |
| 29.2. Ensuring the Supplier Code of Conduct includes the following expectations for suppliers dealing with CommBank: <ul style="list-style-type: none"> <li>a. Suppliers should respect, protect and promote the rights of Indigenous peoples (P1, P2).</li> <li>b. Suppliers should have a zero tolerance approach towards discrimination and breaches of international human rights and labour standards (P1).</li> <li>c. Suppliers should recognise the right to free, prior and informed consent (FPIC) for Indigenous peoples affected by their supply chain decisions (P5).</li> <li>d. Suppliers should ensure their operations or supply chain activities do not result in the forced removal of Indigenous peoples from their lands, territories and waters (P2).</li> <li>e. Suppliers should work with CommBank to regularly assess their adherence to the Code, as noted in the Assessment criteria (P2, P7).</li> </ul> |  |                         |
| 29.3. Building into procurement procedures mechanisms to ensure the above supplier expectations are being acknowledged and met (P7).  |  | 29.3<br>Jun 2022        |



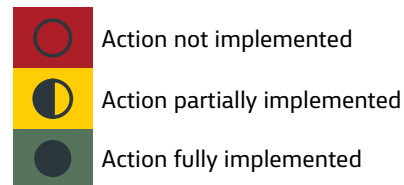
# Governance and Reporting

We will maintain strong governance of our RAP and ensure our plan is delivered in a culturally informed and appropriate way, with clear objectives, measurement and accountability.

OUTCOME	OUR COMMITMENTS AND ACTIONS	RESPONSIBILITY	TIMEFRAME
Strong, accountable governance is maintained to ensure RAP actions are implemented on time and in a way that creates impact.	<b>30. Maintain the Indigenous Advisory Council to guide development and implementation of the RAP and advise us on reconciliation related matters by:</b>		
	30.1. Meeting twice a year. Where Indigenous peoples are engaged with or participate in CommBank decisions or activities, including the members of the Indigenous Advisory Council and other consultative groups, ensuring they are adequately remunerated for their engagement (P2, P7).	30.1 - 30.4 Indigenous Affairs	30.1 - 30.4 Feb and Aug annually
	30.2. Maintaining an independent Indigenous Chair and an appropriate gender, age and cultural mix (P1, P7).		
	30.3. Ensuring a Group Executive (reporting to the CEO) maintains the role of Executive Sponsor for Yana Budjari and sits on the Indigenous Advisory Council. The Executive Sponsor will escalate issues and opportunities to the Executive Leadership Committee and CEO as required (P7).		
	30.4. Monitoring our compliance of Part 4 of the Code of Banking Practice as it relates to Aboriginal and Torres Strait Islander customers as a standing agenda item (P5).		
	<b>31. Maintain a RAP Working Group, consisting of employees with KPIs for RAP activities, to drive the implementation of actions by:</b>		
	31.1. Meeting quarterly to report on progress, risks, stakeholder engagement and opportunities (P7).	31.1 - 31.3 Indigenous Affairs	31.1 - 31.2 Quarterly
	31.2. Conducting quarterly risk reviews to support integrity of our programs and relationships (P1, P7).		
	31.3. Promoting RAP outcomes and stories to all employees via our intranet and Yammer (P8).		31.3 Jun annually
	Progress towards implementation of RAP actions is reported in a transparent manner.	<b>32. Embed appropriate systems and capability to track, measure and report on RAP commitments by:</b>	
32.1. Developing a mechanism through which employees are able to report and record input received from community members to improve access into programs, products and services (P8).		32.1 - 32.2 Indigenous Affairs	32.1 - 32.2 Jun 2022
32.2. Sharing feedback with IAC, the RAP Working Group and relevant teams as feedback is received (P8).			
<b>33. Restate our commitment to reconciliation on expiration of the FY20-22 RAP by:</b>			
33.1. Implementing the FY20-22 RAP actions during the implementation period of 1 July 2019-30 June 2022 (P1).		33.1 - 33.4 Indigenous Affairs	33.1 Jun 2022
33.2. Reporting progress and lessons learned against each commitment on expiration of the FY20-22 RAP (P1).			33.2 - 33.3 Dec 2021
33.3. Providing Reconciliation Australia with a draft FY23-FY25 RAP (P1).			33.4 Jun 2022
33.4. Providing a final FY23-25 RAP to Reconciliation Australia for endorsement by 30 June 2022 (P1).			
<b>34. Report progress annually including:</b>			
34.1. Completing a limited assurance audit on, and publicly disclosing in the Annual Report, annual completion of cultural capability training; total annual Indigenous procurement spend; total Indigenous employment numbers; and ICAL call numbers (P1).		34.1 Corporate Responsibility 34.2 Enterprise Procurement and Partnerships	34.1 - 34.3 Jun annually
34.2. Reporting supply chain spend to Supply Nation (P1).	34.3 Indigenous Affairs		
34.3. Reporting RAP outcomes to Reconciliation Australia via the RAP Impact Measurement Questionnaire (P1).			
35. Share insights and lessons with other groups committed to reconciliation and the rights of Indigenous peoples including:			
	35.1. Participating in key networks such as the UN Global Compact and Global Compact Network Australia and domestic and international forums focused on the promotion, protection and realisation of Indigenous peoples' rights and ethical corporate behaviour (P1, P8).	35.1 - 35.2 Indigenous Affairs	35.1 - 35.2 Jun annually
	35.2. Promoting the Declaration on the Rights of Indigenous Peoples through our participation in the Elevate RAP Working Group and other RAP forums (P1, P8).		








# RAP Report



ACTION	MEASURABLE TARGETS	RAG	KEY LESSONS
<p><b>Cultural Capability Framework</b></p> <p>Increase the cultural capability of our people to build stronger relationships with Aboriginal and Torres Strait Islander peoples, businesses and communities.</p>	<p>Include information about the cultural e-learning program in new starter induction packs and actively promote to achieve at least 15% Group-wide completion rate.</p>		<p><b>E-learning plays an important role in a broader cultural program.</b></p> <p>Our Cultural Capability and Engagement Strategy focuses on our e-learning program being the first step in our people’s cultural development. We actively promoted the learning to our people, including by asking them to complete the program before attending any face to face workshops, Jawun secondments or community events. We also include the e-learning as a call to action in internal articles published by Indigenous Affairs.</p> <p>Encouraging our people to complete the cultural e-learning program prior to other learning experiences helps ensure all participants have a similar baseline level of awareness and information, allowing them to delve into further learning and local community events in a culturally respectful way. 1,995 employees have completed the cultural e-learning program to date, which equates to 5.4% of our domestic workforce as at 30 June 2019 (37,137 employees). As part of our focus on increasing Aboriginal and Torres Strait Islander employment across Enterprise Services (ES), 803 ES employees have completed the cultural e-learning program since 2016. Going forward, the e-learning will be further linked to other programs, including our Indigenous careers program, to raise the completion rate.</p>
	<p>Implement tailored Cultural Capability programs:</p> <ul style="list-style-type: none"> <li>• 60 managers with Aboriginal or Torres Strait Islander School Based Trainees, Full-time Trainees and Interns to complete tailored program annually;</li> <li>• 100% of Business Bankers with Indigenous clients will be accredited with cultural capability training;</li> <li>• 16 procurement specialists and buyers will participate in a tailored procurement program annually; and</li> <li>• A tailored branch program will be piloted in 2 regions.</li> </ul>		<p><b>Cultural competency is a foundation for RAP success.</b></p> <p>Over 1,200 employees have completed the BlackCard face to face training in the past three years. Team members who have participated in the training tend to have increased community engagement and they actively seek to continue their own learning. They also have increased engagement in our RAP through joining our Yana Budjari employee network.</p> <p>For an Aboriginal and/or Torres Strait Islander Intern or Trainee to have a culturally safe experience working at CommBank, their manager, supervisor, buddy and team must be culturally competent. Over 60 managers of Indigenous Interns and Trainees participated in cultural competency training in 2018 and 2019, resulting in increased understanding and awareness. A further 40 talent acquisition partners completed the training, supporting the recruitment process for our Indigenous Careers Programs. A key factor in the success of the Enterprise Services Indigenous employment program was the early focus on cultural capability for all teams ahead of an Indigenous trainee commencing with the team. ES has included BlackCard training as part of the cultural capability essentials for any managers and buddies involved in the ES traineeship program, with 318 ES employees having completed the training since 2016.</p> <p>Our Business Bankers who engage with Aboriginal and Torres Strait Islander clients on a regular basis have benefited greatly from participating in cultural capability training. The training provides a deep understanding of the unique challenges which can impact Aboriginal and Torres Strait Islander businesses. 32 business bankers have maintained annual accreditation with BlackCard since 2016 and this is now an ongoing requirement for any Business Banker who has Aboriginal and Torres Strait Islander clients.</p> <p>Over 60 procurement specialists, buyers and selected suppliers completed a half-day session with BlackCard in 2018 and 2019. The half-day session was developed by BlackCard to maximise the opportunity for Enterprise Procurement and Partnerships (EPP) team members to complete the training. Going forward, EPP will be offered whole day sessions as required.</p> <p>In 2018 we piloted the BlackCard program in Alice Springs and Kununurra. It was found that the delivery of the training needs to be flexible and able to be completed before branches open. We are working with BlackCard to implement a webinar delivery model of the one-day program, to be piloted in October 2019.</p>
	<p>Review and evaluate all programs ahead of a broader implementation plan being developed.</p>		<p><b>Constant evaluation and evolution is key.</b></p> <p>With multiple audiences throughout the business, with differing cultural capability requirements, it’s important to constantly evaluate and evolve our Cultural Capability and Engagement Strategy. BlackCard has been evaluating all workshops to determine participant’s immediate uplift in learning. We are now working with BlackCard to include follow up evaluations to determine the longer-term behavioural and attitudinal changes for those who have completed the program.</p>








ACTION	MEASURABLE TARGETS	RAG	KEY LESSONS
<p><b>Garma</b></p> <p>Identify a thought-leadership topic aligned to the Garma key forum each year and engage key internal and external stakeholders to work collaboratively to implement learnings from Garma.</p>	<p>Host a thought-leadership roundtable prior to Garma each year.</p> <p>Host a group of at least 10 key stakeholders at Garma.</p> <p>Capture learnings from Garma group and circulate findings and recommendations to internal and external stakeholders.</p>		<p><b>Cultural immersion priorities can change due to business drivers.</b></p> <p>CommBank took a group to Garma in August 2016. Following feedback from participants, it was determined in 2017 that we needed to focus more on building our people's cultural capability and connections with their local communities. We will focus on the RAP Working Group attending Garma in future as a learning and professional development opportunity.</p>
<p><b>Reconciliation Forum</b></p> <p>Provide opportunities for our people to learn from our valued community partners to improve our approaches, programs and initiatives.</p>	<p>Hold an annual forum with our valued community partners to share insights with our people.</p> <p>Support our people to use the feedback to continually improve our relationships with Aboriginal and Torres Strait Islander people, businesses and communities.</p>		<p><b>All CommBank team members who are Corporate Responsibility practitioners need to better understand reconciliation in Australia.</b></p> <p>In 2017 and 2018, we held a Corporate Responsibility conference to increase understanding of key Environmental, Social and Governance issues and to learn from community stakeholders. In 2017, an Aboriginal and Torres Strait Islander panel was convened and included Karen Mundine, CEO Reconciliation Australia; Sean Gordon, Chair Uphold and Recognise; and Nareen Young, formerly PWC PIC. In 2018, Katie Kiss from PWC PIC participated in a panel discussion on human rights. Both panels brought unique Aboriginal and Torres Strait Islander perspectives to the Corporate Responsibility conference and worked to raise awareness and improve our approaches, programs and initiatives.</p>
<p><b>Reconciliation Network</b></p> <p>Through the Reconciliation Network, provide opportunities for our people to be involved in our RAP initiatives.</p>	<p>Reconciliation Network to meet at least 6 times a year.</p> <p>Chair of Reconciliation Network to report on Network progress to the Indigenous Advisory Council twice a year.</p>		<p><b>Connection can happen everywhere. Digital engagement works well for CommBank.</b></p> <p>Our reconciliation employee group, Yana Budjari, includes two streams: RAP Champions and the Indigenous Employee Network. Due to the size and geographical spread of our business, rather than face to face meetings, we instead leveraged digital communication channels, including Yammer and our intranet to build connections and networks across the business. This works well because members can connect with each other and community engagement opportunities can be shared in a timely manner. Members are also able to share information, stories and updates with each other. From June 2017 – June 2019, 977 posts were shared on the Yana Budjari Yammer page, with 102,683 interactions (an engagement rate of 94%). With our aim to increase representation of Aboriginal and Torres Strait Islander employees across our domestic workforce, we recognise that more work is needed to ensure we are actively supporting the needs of employees through the Indigenous Employee Network.</p>
<p><b>Recognition</b></p> <p>Support and increase awareness of the Recognise campaign among our Australian workforce.</p>	<p>Work with Recognise to develop a strategy to raise awareness of the referendum amongst our people.</p>		<p><b>CommBank will continue to support Constitutional recognition.</b></p> <p>Since 2016, we have publicly supported Constitutional recognition of Aboriginal and Torres Strait Islander Australians through support for Recognise, Uphold &amp; Recognise, Reconciliation Australia and internal awareness and education campaigns. We understand that this process will take time and must be led by Indigenous voices. We will continue to work with Aboriginal and Torres Strait Islander leaders to identify how best we support this important national discussion.</p>
<p><b>Acknowledging Country</b></p> <p>Welcome to Country and Acknowledgement of Country are included in key internal and external events.</p>	<p>Acknowledgement of Country at Annual General Meeting.</p> <p>Acknowledgement of Country at all CEO-led conferences and events.</p>		<p><b>Building confidence is important to embedding Acknowledgements of Country across the business.</b></p> <p>An Acknowledgement of Country is given at all Annual General Meetings and CEO Conferences. This public demonstration of respect recognises and values Aboriginal and Torres Strait Islander cultures as an important part of our national identity. We share resources on acknowledging Country with employees via our Reconciliation Knowledge Hub on our intranet. We are continually seeing an increase in the number of team members who feel confident to acknowledge Country in meetings and at events.</p>

ACTION	MEASURABLE TARGETS	RAG	KEY LESSONS
<p><b>NAIDOC Week</b></p> <p>In partnership with the National NAIDOC Committee, celebrate NAIDOC Week across Australia.</p>	<p>Sponsor the NAIDOC Person of the Year Award with a \$20,000 bursary.</p> <p>Sponsor the VIP section at NAIDOC Ball.</p> <p>Support 5 local NAIDOC events each year.</p> <p>Support the Reconciliation Network to hold at least 10 internal events during NAIDOC Week annually.</p>		<p><b>Supporting national NAIDOC activities showcases Indigenous excellence and reinforces our support of this important week of celebration.</b></p> <p>We have found that enabling and empowering Yana Budjari members to attend community events during NAIDOC Week increases connections between our people and local Aboriginal and Torres Strait Islander peoples. Our NAIDOC approach is to encourage our people to attend community events rather than us hosting internal events. In 2018, Indigenous Trainees from our ES team volunteered their time to support the Inner-City NAIDOC Family and Sports Day held at the National Centre of Indigenous Excellence in Redfern NSW. ES also donated money to the Inner-City NAIDOC Family and Sports Day and the La Perouse Land Council to support local NAIDOC activities. From 2017 – 2019 we provided over 40 local NAIDOC events with NAIDOC Grants. In 2019, the NAIDOC Grants were activated by the Indigenous Employee Network, with members volunteering to sit on the selection panel to determine the recipients.</p> <p>We have been a long-term partner of the National NAIDOC Awards and provide financial support each year for the NAIDOC Person of the Year. We also sponsor the VIP section at the National NAIDOC Ball. This is a demonstration of our ongoing commitment to supporting this important Aboriginal and Torres Strait Islander week of celebration.</p>
<p><b>Cultural Experiences</b></p> <p>Provide experiences for our people and customers to learn about Aboriginal and Torres Strait Islander cultures and our shared history.</p>	<p>Host at least four trips to Bawaka each year, attended by 40 leaders.</p>		<p><b>Cultural experiences help build champions for reconciliation.</b></p> <p>Teams who participated in our Bawaka Cultural Immersion program came back with a greater understanding of the importance of our Reconciliation Action Plan and the role each team can play in contributing to its success. We completed four trips to Bawaka in 2016. In 2017, as well as taking three groups to Bawaka, we introduced a Women's Group with Nyinyikay, a near-by community in North East Arnhem Land. In response to our focus on increasing BlackCard Cultural Capability training, in 2018 the number of trips was reduced to three; two to Bawaka and one to Nyinyikay.</p>
	<p>Support the Reconciliation Network to organise a local cultural experience in each capital city.</p>		<p><b>Local experiences enhance employee's understanding of the ancient cultures of the areas where they live and work.</b></p> <p>We held local BlackCard cultural tours in Brisbane and Sydney to celebrate National Reconciliation Week in 2018. These tours provided Yana Budjari members with an opportunity to learn about the local cultures in these areas. While the tours received excellent reviews, we found that many people were unable to participate due to work commitments and other activities that were being held internally throughout that week. As part of our annual Indigenous Business Banking accreditation program, bankers are required to have a connection to Country experience in their local community. In 2018, 19 bankers visited La Perouse and spent half a day with the community and Elders. We will continue our focus on local engagement, which is essential to building stronger relationships, and trial engaging ways for our teams to participate that also recognises the time constraints many people have.</p>
<p><b>National Reconciliation Week</b></p> <p>Engage teams in celebrating National Reconciliation Week.</p>	<p>Support the Reconciliation Network to hold at least 10 internal events during NRW annually.</p>		<p><b>Encouraging employees to take practical steps to celebrate National Reconciliation Week increases the number of learning opportunities for our people.</b></p> <p>Year on year, we have exceeded our RAP target to celebrate National Reconciliation Week. We have learned that it's important to encourage our people to take practical steps during NRW, whether it be big or small. Supporting Yana Budjari members to organise NRW activities helps to empower our employees to engage in reconciliation while increasing the membership of Yana Budjari. It's important to ensure topics covered in National Reconciliation Week events are relevant to attendees and are promoted to the right audiences within the business with sufficient lead times.</p>
<p><b>Secondary education scholarships</b></p> <p>Provide education scholarships through Australian Indigenous Education Foundation (AIEF) to enable Indigenous students to attend some of Australia's leading schools.</p>	<p>Continue to partner with AIEF to provide scholarships to Indigenous high school students.</p> <p>Continue to provide mentoring to AIEF students via CommBank employees.</p> <p>Report outcomes of our partnership.</p>		<p><b>Investing in growing a talent pipeline is essential to meeting our employment target.</b></p> <p>We work with organisations committed to providing opportunities for young Aboriginal and Torres Strait Islander Australians in high school. AIEF has two former AIEF students on their board, providing unique perspectives to support the strategic direction of the organisation as well as increasing Indigenous decision making. As part of our partnership, 16 team members have participated in the AIEF Pathways Program, mentoring young Aboriginal and Torres Strait Islander Australians. Mentors have actively promoted their involvement in the program, citing a number of benefits from participating. One employee, Jason Whitty, shared his experience <i>"My reasons for mentoring with AIEF are personal. I've been fortunate enough to have really great mentors and I wanted to pay that opportunity forward. I am also passionate about reconciliation, and engaging with Aboriginal and Torres Strait Islander communities, so mentoring with AIEF was the perfect opportunity to bring those two motivations together. I think the most important skills for a mentor to have are empathy and listening"</i></p>






ACTION	MEASURABLE TARGETS	RAG	KEY LESSONS
<p><b>High school mentoring</b></p> <p>Through our partnership with Australian Indigenous Mentoring Experience (AIME), support Indigenous students through high school and onto university, employment and further education.</p>	<p>Support AIME to develop a financial literacy program and deliver to students through their Tutor Squads, reaching 10,000 students by the end of 2020.</p> <p>Report on outcomes of the program annually.</p> <p>Engage our people to share their career experiences through participating in AIME's Windows to the Future Program.</p>		<p><b>Flexibility in delivery is essential to getting the model right.</b></p> <p>AIME's Tutor Squads take place once a week at local AIME high schools and run for two school terms. By assisting at Tutor Squads, our people are able to support students by guiding them through homework, assignments and sharing life experiences. Through our support, AIME engaged with Karrikins (now EY) to consider whether the Start Smart model could be utilised in the AIME program, however it was determined that it didn't fit alongside other AIME content as originally thought. Taking these insights, financial literacy elements were worked into other parts of the AIME program through the lens of conversations about life, student's futures and how they would consider life specifically after school. We also supported AIME's Program Days (formerly Windows to the Future Program). Between 2017 and 2019, we had approximately 20 CommBank employees mentor at Program Days across the country. In addition, Indigenous employees from AIME have been mentored by CommBank executives and local teams have engaged in the program at a site level. In 2018, we hosted the launch of AIME's annual report.</p>
<p><b>Engagement in education</b></p> <p>Through our partnership with Cricket Australia, use cricket as a way to engage youth in education.</p>	<p>As a partner of the annual Imparja Cup, hold a cricket masterclass and financial literacy workshops for Aboriginal and Torres Strait Islander students in Alice Springs.</p>		<p><b>We can tap into existing initiatives to engage young Aboriginal and Torres Strait Islander Australians in education.</b></p> <p>CommBank partners with Cricket Australia to support the Imparja Cup in Alice Springs. The Imparja Cup is Australia's National Indigenous Cricket Carnival, held annually. Originally founded by custodians Shane Franey and Ross Williams as a family match between Alice Springs and Tennant Creek, the Imparja Cup is now a national celebration of cricket and Indigenous culture. Community teams from across Australia compete in the Cup, which runs tandem with the National Indigenous Cricket Championships (NICC) – a separate tournament of matches for elite Indigenous players. CommBank is the Principal Partner of the NICC as part of our commitment to supporting Indigenous cricket. In 2016, during the program of cricket related events, we took the opportunity to run financial education workshops with Aboriginal and Torres Strait Islander youth in Alice Springs, tying together a sports sponsorship, a reconciliation commitment and our program providing financial education to young Australians.</p>
<p><b>Shadow a CEO</b></p> <p>Provide young Australians with a cross-cultural learning opportunity through experiencing a day in the life of a CEO.</p>	<p>Provide an Aboriginal or Torres Strait Islander youth with an opportunity to shadow our CEO for a day.</p> <p>In partnership with an Indigenous corporation, provide an opportunity for one of our graduates to shadow an Indigenous CEO for a day.</p>		<p><b>During times of change, new initiatives may need to be put on hold.</b></p> <p>In the past, CommBank has participated in the CEO for a Day program run by Generation One. The Bank sought to continue our support of this program, however, changes within our senior leadership team coincided with the cessation of the program from Generation One's perspective.</p>
<p><b>Indigenous Careers Program</b></p> <p>Provide Aboriginal and Torres Strait Islander peoples with a development pathway into a permanent role.</p>	<p>Provide at least 100 Indigenous Career Program opportunities per year, with a minimum of 25 positions per year being for CareerTrackers Indigenous Interns.</p>		<p><b>We value the talent our Indigenous Careers Program attracts.</b></p> <p>We provided over 100 career opportunities for Aboriginal and Torres Strait Islander Australians annually from 1 July 2016 to 30 June 2019. In total:</p> <ul style="list-style-type: none"> <li>• We recruited 225 Aboriginal and Torres Strait Islander candidates into permanent roles or traineeships within the Group, including 66 hires as part of our ES Indigenous Employment Program.</li> <li>• Recognising the importance of growing our talent pipeline, we offered a number of pathway programs. Given participants in these programs are either not directly hired by CommBank, or are employed on short-term arrangements, these places do not count towards our Indigenous employment parity target: <ul style="list-style-type: none"> <li>• 113 School Based Traineeship places.</li> <li>• 68 Full-time Traineeship places within our Retail Bank.</li> <li>• 79 CareerTrackers internships places.</li> </ul> </li> </ul> <p>Since the launch of our ES Indigenous Employment Program in 2016, the ES team has learned that we need to be flexible in our recruitment approach for Indigenous Trainees and adapt existing recruitment strategies and employment opportunities to attract and retain candidates in a competitive field like Information Technology and Operations. The success of these programs rests in support from senior leaders, cultural capability within teams, commitments from the businesses to provide meaningful career opportunities, providing multiple pathways into our business and regular check-ins with employees to ensure they are well supported.</p>





ACTION	MEASURABLE TARGETS	RAG	KEY LESSONS
<b>Indigenous Careers Program</b> (continued)	Expand the School Based Traineeship program beyond the retail branch and support at least 30 per cent of graduating students to transition into permanent roles / Full-time Traineeships with CommBank.		<p><b>The placement of School Based Trainees within the business must be strategic to increase the likelihood of a permanent role at the conclusion of the trainee program.</b></p> <p>Across the School Based Traineeship program, 36 per cent of trainees who completed a traineeship between FY17-19 moved into a permanent role or Full-time Traineeship. There are many benefits that a School Based Traineeship provides Aboriginal and Torres Strait Islanders students in communities across Australia. While the transition to a permanent role within our business is lower than we would like, we continue to see great value in our investment in the program from an education outcomes perspective. During the reporting period, it was determined that while the School Based Traineeship model suits the retail branch environment, other areas needed to focus on creating programs that best supported employment outcomes in their business. ES has since developed its own innovative traineeship program to increase the number of Aboriginal and Torres Strait Islander peoples working within the IT industry.</p>
	Connect all School Based Trainees entering university to the CareerTrackers Indigenous Internship Program.		<p><b>School Based Trainees can lead to CareerTrackers internship opportunities.</b></p> <p>Our Indigenous Careers team engages with each School Based Trainee prior to the completion of their traineeship to discuss their career aspirations. When a School Based Trainee identifies that they would like to attend university they are connected with the team at CareerTrackers. This connection provides Trainees with a study and employment pathway through university and increases the likelihood that we will attract them into our Graduate Program once they graduate.</p>
	Achieve at least 60 per cent transition rate from Full-time Traineeships into permanent roles.		<p><b>Cultural capability training can positively impact retention of Aboriginal and Torres Strait Islander employees.</b></p> <p>Across the Full-time Traineeship program, 45 per cent of trainees who completed a traineeship between FY17-19 moved into a permanent role. In 2018, the conversion rate for ES traineeships moving into a permanent role at the conclusion of their traineeship was 54 per cent. Anecdotally, we have found that there are many factors which impact our ability to retain Aboriginal and Torres Strait Islander team members. A key factor is our own internal cultural safety, which is why we are embedding cultural capability training for managers and team members into our employment programs.</p>
	Develop a model that supports Aboriginal and Torres Strait Islander employees in regional Australia to secure career progression opportunities across business units while staying in their communities.		<p><b>Thinking innovatively provides opportunities for regional employment.</b></p> <p>Opportunities for employment in regional areas has largely been reliant on our retail branch network. In order to grow regional employment opportunities, ES has led the way in piloting regional Indigenous employment opportunities. In 2016, the team established a West Gosford NSW presence under the Enterprise Services Regional Workforce Program. This model allows Aboriginal and Torres Strait Islander employees to stay connected to their local communities while completing work as part of the extended ES team. We have learned that it's vitally important to invest in building strong Aboriginal and Torres Strait Islander community relationships to support the success of the model. We also place high value on ensuring that cultural capability is built within the team to ensure strong, effective and supportive relationships grow between managers, trainees and the local community.</p>
<b>Indigenous Employee Network</b>  Provide greater opportunities for Aboriginal and Torres Strait Islander employees to meet and collaborate and to provide advice and input into Indigenous specific strategies.	Launch an Indigenous Employee Network and offer regular engagement activities including an annual discussion with a Group Executive. Provide opportunities for network members to meet other Aboriginal and Torres Strait Islander professionals through the Indigenous Corporate Network. Connect at least 20 Network members with a career mentor, either internal or external to CommBank.		<p><b>Effective mentoring programs are continually evolving as our Indigenous Employee Network grows.</b></p> <p>Yana Budjari is CommBank's employee network dedicated to raising awareness of, and engagement in, reconciliation. When Yana Budjari was established, it ran centrally and organically. As the network has grown, we have worked to improve the model. To increase Aboriginal and Torres Strait Islander input into the Indigenous Employee Network we will evolve the structure to include an Indigenous and non-Indigenous lead for each state and territory. This structure will enable a formalised mentor relationship between the two leads. With a high proportion of Aboriginal and Torres Strait Islander employees entering our workforce through a School Based Traineeship, Full-Time Traineeship, Internship, Graduation program or directly with the support from the Indigenous Careers Team, Indigenous employees are given the opportunity to be connected with a mentor through these programs.</p> <p>The Indigenous Corporate Network provides learning and connection opportunities between Aboriginal and Torres Strait Islander Australians in the corporate sector. It also acts as a supportive environment (especially for younger Indigenous employees). Opportunities to participate in the Indigenous Corporate Network are offered to Indigenous employees.</p>






ACTION	MEASURABLE TARGETS	RAG	KEY LESSONS
<p><b>Future Leaders Program</b></p> <p>Provide tailored leadership development opportunities to Aboriginal and Torres Strait Islander employees.</p>	<p>Identify and provide at least 15 high potential Indigenous employees with a tailored leadership program.</p>		<p><b>Leveraging external leadership expertise allows us to build leadership capability in a more culturally informed way.</b></p> <p>With the launch of the AGSM Emerging Leaders Program at the University of New South Wales Business School, we refocused our investment to support this program instead of developing and delivering our own leadership program. So far, we have provided opportunities for three employees to participate in the program, which has resulted in internal promotions for our participants. Employees who participated in the program stated that having the opportunity to learn from, and collaborate with, other Aboriginal and Torres Strait Islander participants of the AGSM Emerging Leaders Program was one of the highlights of the program.</p>
<p><b>Indigenous community leadership bursary</b></p> <p>Support Aboriginal and Torres Strait Islander graduates to build their community leadership skills.</p>	<p>Support Indigenous employees on the Graduate Program to travel home to share their education and career journey with students in their community.</p>		<p><b>Leveraging our existing partnerships rather than duplicating programs improves outcomes.</b></p> <p>Many of our graduates have joined the Bank through a pathway program such as AIEF, AIME or CareerTrackers. As Alumni of those programs they are presented with opportunities to connect with community and share their education and career journey with students. We will continue to support graduates and employees to participate in these Alumni programs rather than creating a new program.</p>
<p><b>Indigenous leadership and governance</b></p> <p>Invest in the financial, leadership and governance capability of the boards of Indigenous organisations and corporations.</p>	<p>Consult with Indigenous boards in urban, regional and remote locations to determine capability building needs.</p> <p>Select a program partner to support the development and delivery of the program, drawing on learnings and insights from the consultation.</p> <p>Develop a pilot program to be delivered to at least 5 boards, capturing learnings and feedback for continual improvement.</p>		<p><b>We are committed to investing in the development of Indigenous community partners.</b></p> <p>We have not developed a formalised program to support capability building as our consultations raised the need for greater flexibility given individual's unique needs and circumstances. Taking a more flexible approach also allows leaders to have greater options when seeking development opportunities. With this in mind, we worked with one of our community partners, Lirrwi Aboriginal Tourism, to better understand how we can support leadership capability within their business. This has resulted in us sponsoring the Chair of Lirrwi Aboriginal Tourism to participate in the Jawun Emerging Leaders Program, which was established in 2011 to support rising Indigenous leaders to understand and meet the opportunities and challenges of leadership roles. We have also provided scholarships for support participation in the Australian Institute of Company Directors course.</p>
<p><b>Supply Nation Business Coaching</b></p> <p>Provide practical and timely business coaching to Indigenous entrepreneurs.</p>	<p>Partner with Supply Nation to develop a business coaching offering that supports Indigenous suppliers to build capacity and procurement knowledge.</p> <p>Commence a pilot to engage at least 20 Aboriginal and Torres Strait Islander entrepreneurs in business coaching.</p> <p>Measure outcomes for participating Supply Nation suppliers and members.</p>		<p><b>Technology solutions take time to get right.</b></p> <p>In 2016, we commenced a partnership with Supply Nation to develop an app to connect Aboriginal and Torres Strait Islander businesses with employees from corporate and government organisations to undertake skilled volunteering. The Minimal Viable Product (MVP) was announced at the Connect Conference in 2017. The pilot provided great insights, including that an app-based application presents issues for companies that are wanting to provide access via their own intranet sites and manage reporting of employee engagement. The app also required specialist knowledge to update and maintain. Following the MVP, Supply Nation redeveloped the concept to be web-based and a second iteration was piloted in late 2019. Nine employees volunteered during the pilot along with other companies. Supply Nation will roll the program out more broadly to members and Indigenous businesses from 2020.</p>
<p><b>Supply Nation Connect</b></p> <p>Support Supply Nation to increase engagement between members and suppliers.</p>	<p>Sponsor Supply Nation's 2016 Sydney Connect Gala Awards Dinner.</p> <p>Show our support through our staff attendance at all relevant Supply Nation events and training opportunities.</p>		<p><b>Supporting Supply Nation's Sydney Connect events demonstrate to Aboriginal and Torres Strait Islander businesses that we are serious about doing business with them.</b></p> <p>CommBank has supported the Connect Gala since 2012, first in Perth and then in Sydney. Each year, over 30 procurement specialists and buyers attend the Supply Nation Tradeshow and multiple supplier relationships have been developed from relationships built at the event. Over the course of our last RAP, we participated in, or hosted, specialised Supply Nation events including Connect, leadership roundtables and multiple short training sessions which enabled us to engage more employees across the business and grow awareness and understanding of our supplier diversity program. In 2018, to further build our internal capability, Supply Nation presented to our buying community on how best to engage Indigenous businesses.</p>



ACTION	MEASURABLE TARGETS	RAG	KEY LESSONS
<p><b>Supply diversity</b></p> <p>Encourage Supply Nation suppliers to tender in Group Procurement led tender events within their relevant spend categories.</p>	<p>Make 20 Supply Nation supplier introductions to relevant buyers or decision makers each year.</p> <p>Make 15 Supply Nation supplier introductions to existing suppliers for second tier opportunities each year.</p> <p>Hold an annual 'Meet the Buyer' event to educate suppliers on how tenders are run and to encourage relationships.</p>		<p><b>Best practice Indigenous procurement targets are our future area of focus.</b></p> <p>Each year, we exceed our target by making over 20 Supply Nation supplier introductions to relevant buyers or decision makers. Our supplier diversity program continues to grow with \$6 million spent annually with 27 Indigenous businesses. This spend includes \$3 million directly with suppliers and a further \$3 million second tier spend. We are continuing our Indigenous Business Second Tier program, a partnership between the Bank and key suppliers that explores opportunities for Indigenous businesses across our supply chain. In addition to this program, key initiatives include collaborating with industry partners to set best practice standards, delivering cultural capability training for procurement managers and launching a new supplier diversity website that provides direct access to the procurement team.</p> <p>We have found that the most effective way of growing engagement with Indigenous businesses in the buying community is to make a face to face introduction. We have hosted 'Meet The Buyer' events in 2017 (Meet the Buyer), 2018 (Second Tier Forum) and 2019 (CommBank Procurement Process Training and Meet the Buyer). Our Procurement team has focused on organising events for suppliers that align with our strategic focus. We found that our Second Tier Forum was a good opportunity to grow awareness and engagement with Indigenous businesses in our existing supplier base.</p>
<p><b>Staff purchasing power</b></p> <p>Create opportunities for Indigenous businesses to promote their products and services to our employees.</p>	<p>Create innovative opportunities to increase exposure of Supply Nation businesses to our staff through market stalls or other means.</p>		<p><b>Staff Deals supports the promotion of multiple Indigenous businesses to our employee population.</b></p> <p>Promoting Aboriginal and Torres Strait Islander businesses through our Staff Deals program is a great way to showcase the breadth and depth of Indigenous suppliers to our employee base. In addition, ES organised stalls with Indigenous businesses during NRW in 2017 and 2018 to showcase their range of bush tucker, teas and care products. It was found that hosting stalls requires significant resourcing from small businesses and the opportunities did not prove to be profitable. As such, we have discontinued these but will keep opportunities under notice.</p>
<p><b>Integrated business banking</b></p> <p>Through the establishment of an Indigenous Business Banking Team provide Indigenous organisations and Corporations with integrated banking solutions.</p>	<p>Provide at least 15 bankers with Indigenous business clients, and other key team members, with training each year.</p> <p>Develop practical integrated banking packages that recognise the unique needs of Indigenous businesses and Corporations.</p>	 	<p><b>Banker accreditation is a valued professional development opportunity.</b></p> <p>Since the launch of cultural capability accreditation for CommBank bankers through BlackCard, 32 bankers have participated in the program and received accreditation. Each of those bankers now service a range of Indigenous business customers. Maintaining accreditation is required for bankers to continue to support Aboriginal and Torres Strait Islander business customers and this training is now a sought after professional development opportunity.</p> <p><b>We have been working to understand the banking needs of Aboriginal and Torres Strait Islander business customers.</b></p> <p>CommBank has created a transactional banking offer for Aboriginal and Torres Strait Islander business customers that includes fee-free transaction accounts and a nil establishment fee banking platform. We are still working towards providing suitable lending and funding products tailored specifically to the needs of Aboriginal and Torres Strait Islander business customers</p>
<p><b>Capital for entrepreneurs</b></p> <p>Provide capital for small business owners.</p>	<p>Continue to provide access to capital for Indigenous entrepreneurs through Community Business Finance packages, including:</p> <ul style="list-style-type: none"> <li>• Work with IBA to develop banking solutions for Indigenous businesses; and</li> <li>• Review and redesign the Community Business Finance Program for continual improvement.</li> </ul>		<p><b>We are continuing to explore appropriate product solutions for Indigenous entrepreneurs.</b></p> <p>The Community Business Finance program offered Aboriginal and Torres Strait Islander small-businesses with start-up finance. Following a review of the program in 2018, it was discontinued due to external business capability resources no longer being available to support the program. Providing capital for small-business start-ups requires a high touch customer service model and without suitable mentoring to support business success, it was determined that this program was no longer suitable. In ensuring existing customers where not impacted financially by the cessation of the CBF program, all lending offerings where grandfathered. We are piloting a hybrid funding model with 14 Indigenous Procurement Policy (IPP) businesses this year and once successful will look to roll this out to the market by March 2020.</p>






ACTION	MEASURABLE TARGETS	RAG	KEY LESSONS
<p><b>Advocacy and leadership</b></p> <p>Collaborate with Indigenous communities to advocate in partnership for greater economic development opportunities on Indigenous land.</p>	<p>Develop a position paper on how property rights and land assets can be better utilised by Indigenous communities and present findings to the Indigenous Advisory Council.</p> <p>Make findings available for Indigenous Corporations to access.</p>		<p><b>Community consultation and engagement drives the development of resources to support Aboriginal and Torres Strait Islander businesses.</b></p> <p>We support a number of Aboriginal and Torres Strait Islander businesses and we have identified opportunities to create resources which can add value. The development of these resources rests with effective community consultation and review by CommBank's Indigenous Advisory Council. We are currently finalising a position paper outlining the community consultation process and learnings on how property rights can be better utilised. The paper will also present recommendations on ways to increase our knowledge of Indigenous property rights. The paper will be presented to the IAC in early 2020.</p>
<p><b>Remote banking access</b></p> <p>Develop innovative products and services that address the geographical and economic isolation of many of our Aboriginal and Torres Strait Islander customers.</p>	<p>Engage Ernst and Young to conduct an impact measurement assessment on ICAL.</p> <p>Develop a recommendations paper to ensure we are continually securing the financial wellbeing of our most isolated customers.</p>		<p><b>The success of ICAL depends on evaluation, innovation and evolution.</b></p> <p>Our Indigenous Customer Assistance Line (ICAL) enables Aboriginal and Torres Strait Islander customers in remote communities to access banking services. In FY19, 202,444 calls were received, an increase from 180,225 in FY18 and 168,218 in FY17. The ICAL team is constantly evaluating and evolving the service based on feedback on the challenges Indigenous customers in remote communities face. In 2017-18 we worked with EY to measure the impact of the program, which evolved into a recommendations report on how we can improve ICAL. The report noted ongoing identification and other issues which we are resolving. We have also committed to conducting at least four customer outreach trips a year. In 2018, we visited Palm Island and Yirrkala and in 2019 we have visited Palm Island, Finke River and Melville Island to date.</p>
<p><b>Human Rights</b></p> <p>Building on our Human Rights Position Statement, develop guidelines to systematically consider the Rights of Indigenous Peoples domestically and internationally.</p>	<p>Develop guidelines for the implementation of the Human Rights Position Statement, leveraging the Declaration on the Rights of Indigenous Peoples.</p> <p>During the development process, hold a series of focus groups to support the Principles to be applied across the business.</p>		<p><b>We recognise Indigenous peoples' individual and collective rights and Indigenous peoples as culturally distinct and self-determining peoples.</b></p> <p>In 2018, we conducted a gap assessment on our current position and amended our Environmental and Social Policy to explicitly state our commitment to free, prior and informed consent (FPIC) for project finance that impacts Aboriginal and Torres Strait Islander customers and communities. Over the next three years we will focus on increasing our understanding of the impacts our decisions have on Aboriginal and Torres Strait Islander peoples and progressing the right foundations across our operations to uphold and embed the UN Declaration on the Rights of Indigenous Peoples.</p>
<p><b>School Banking</b></p> <p>Increase access to our School Banking program for regional and remote schools.</p>	<p>Engage with at least five remote schools to support the introduction of School Banking.</p>		<p><b>Finding the right delivery model is crucial to success.</b></p> <p>In 2018, ASIC announced a review of school banking programs in primary schools. We welcomed the review and have been working with ASIC to provide information about our programs. Given this review, this action is on hold.</p>
<p><b>Superannuation</b></p> <p>Increase our understanding of the superannuation issues facing Indigenous peoples.</p>	<p>Continue to participate on the Industry's Indigenous Superannuation Working Group to better understand how we can support changes to superannuation for Aboriginal and Torres Strait Islander peoples.</p>		<p><b>Cross-industry working groups provide practical ways to improve our service offering.</b></p> <p>Established in May 2013, the Indigenous Superannuation Working Group is a cross-industry initiative that seeks to improve superannuation outcomes for Indigenous people. The Working Group's members include superannuation industry bodies, superannuation funds and representation from the First Nations Foundation. During the reporting period, we were represented on the working group.</p>
<p><b>Skilled volunteering and secondments</b></p> <p>Support Aboriginal and Torres Strait Islander organisations with skilled volunteering and secondments.</p>	<p>Provide at least five skilled volunteers to Aboriginal and Torres Strait Islander organisations each year.</p> <p>Provide at least 20 secondees each year to support Jawun-led projects in Empowered Communities regions.</p> <p>Participate in five Jawun Executive visits per year to ensure our leaders have opportunities to learn from Indigenous communities.</p>		<p><b>Pro bono secondments both support Aboriginal and Torres Strait Islander organisations and provide our people with unique development opportunities.</b></p> <p>Over the past three years, we have provided 61 secondees to support Jawun-led projects. An annual impact measurement ascertains the 'return on investment' from the program: team members are returning from secondments with a solutions focus mindset, they are highly engaged and more willing to speak up; they possess a greater understanding of the importance of reconciliation for our country and are motivated to assist in implementing the RAP. Since 2017, Jawun secondments have been included in our leadership development program, allowing high performing team members to participate. We also regularly engage senior leaders in Jawun Executive Visits. These short-term cultural immersion opportunities provide a unique insight into the importance of the Jawun program and build a network of advocates who better understand the RAP across our business.</p>

ACTION	MEASURABLE TARGETS	RAG	KEY LESSONS
<b>Skilled volunteering and secondments</b> (continued)		●	<p>We recognise that it's important to provide a variety of opportunities for our team members to ensure they can make a contribution to the RAP and build their leadership capability. In addition to our Jawun, Pro bono opportunities can take place in the following formats:</p> <ol style="list-style-type: none"> <li>Flexible Pro bono (skilled engagements which are done concurrently with a team member's existing role).</li> <li>Micro-consulting (skilled engagements with a maximum timeframe of 2 days, usually involves teams working to solve a business problem).</li> <li>Mentoring (mentoring of young people).</li> </ol>
<b>Financial counselling scholarships</b> In partnership with ICAN, support Indigenous Australians to receive financial counselling qualifications through the Indigenous Financial Counselling Mentorship Program.	<p>Provide scholarships for at least 10 Aboriginal and Torres Strait Islander Australians to participate in each program.</p> <p>Build on the Indigenous Financial Counselling Mentorship program to further support participants with a supervision framework.</p>	●	<p><b>ICAN's Financial Counselling Mentorship Program is recognised within the financial counselling sector as a best practice training model for people wishing to undertake a Diploma.</b></p> <p>At the onset of ICAN's first 'Mentorship Program', there were only four qualified Indigenous financial counsellors in Australia. To raise the number of qualified Indigenous financial counsellors nationally, ICAN and CommBank launched a scholarship program to provide access to accredited training via a Diploma of Financial Counselling. The scholarship program provides students with access to a dedicated training coordinator and includes personal and academic mentorship in a supported learning environment, connecting students through virtual and face to face classroom oriented training. As well as providing 12 scholarships for Indigenous Australians in both the 2016-17 and 2017-18 programs, we have also supported ICAN to successfully launch the program with culturally and linguistically diverse participants to further increase diversity within the financial counselling sector.</p>
<b>Financial literacy training</b> Through our partnership with ICAN develop a financial literacy training package.	<p>Develop a financial literacy training package to be delivered through a train the trainer model.</p> <p>Work with at least 5 Indigenous organisations to implement the package each year.</p>	●	<p><b>Promoting cultural safety and trust in financial education programs is essential if participants are to discuss money matters.</b></p> <p>The Yarnin' Money Financial Literacy program is designed for service providers and residents in remote Indigenous communities. The three-phase financial literacy training program delivers two financial literacy training tools, Yarnin' Money (Service Provider) and Yarnin' Money (With the Mob). Both training programs will eventually be expanded into online professional development (train the trainer) programs for financial counselling/capability workers and community services providers nationally.</p>
<b>Financial counselling outreach</b> Improve the pathway to financial wellbeing for Indigenous individuals and communities.	<p>Support Aboriginal Legal Rights Movement to travel to APY Lands at least three times a year to provide financial counselling outreach.</p>	●	<p><b>Delivering financial counselling outreach provides essential support to our customers.</b></p> <p>Through our partnership with Aboriginal Legal Rights Movement (ALRM), we have supported the organisation to provide a range of services to over 300 clients a year in and around Port August, Coober Pedy and the Anangu Pitjantjatjara Yankunytjatjara (APY) Lands. The team has supported clients with advice and guidance in respect of a range of items including financial hardship, superannuation, fine management, debt advocacy. During the reporting period, the team at ALRM undertook four trips to Coober Pedy, seeing 60+ clients to provide advocacy in respect to excessive energy cost issues plus locally issued fines that are now before the Ombudsman. This was a significant community engagement that has now seen further investigations being undertaken.</p>
<b>Governance</b> Maintain strong governance of our RAP programs and commitments.	<p>Report our progress to our Executive Council, including progress towards meeting our Indigenous employment parity target.</p> <p>Hold two Indigenous Advisory Council meetings per year.</p>	●	<p><b>We understand that rigour is required around RAP governance.</b></p> <p>We value the contribution our Indigenous Advisory Council brings to implementing our RAP across the business.</p> <ul style="list-style-type: none"> <li>In 2017, the Indigenous Advisory Council met twice.</li> <li>Due to internal business changes in 2018, no face to face meetings were held, although members of the Indigenous Advisory Council were consulted on an individual basis. During this time, the IAC composition was reviewed along with the Terms of Reference to ensure our RAP governance was most effectively supporting us to achieve our Reconciliation objectives. Following the review, Sean Gordon was appointed as Independent Chair of the Indigenous Advisory Council as well as a member of the CEO Advisory Panel. The number of external members was increased to four and Sian Lewis, Group Executive – Human Resources was appointed Executive Sponsor of Yana Budjari and a member of the IAC, reporting progress to the Executive Committee as required.</li> <li>In 2019, two face to face meetings were convened in February and August.</li> </ul> <p>The RAP Working Group, made up of team members with responsibility for implementing the RAP continued to meet on a monthly basis to ensure timely and appropriate implementation of RAP actions.</p>
	<p>RAP Working Group will continue to meet monthly.</p>	●	

ACTION	MEASURABLE TARGETS	RAG	KEY LESSONS
<p><b>Cultural capability review</b></p> <p>Our progress will be formally reviewed by BlackCard every three years to ensure we achieve and maintain a high level of cultural capability across the organisation.</p>	<p>Hold a series of focus groups to determine progress towards cultural capability.</p> <p>Develop an FY20-FY23 implementation plan.</p>		<p><b>Strengthening the evaluation of our cultural capability program is a priority.</b></p> <p>We are working with BlackCard to build evaluation into the program. As well as a baseline knowledge survey sent to all participants prior to the workshop which is already in place, the evaluation will also include measuring knowledge uplift via a survey sent to all participants within a week of completing the workshop and an impact evaluation to measure capability uplift of participants six months post workshop.</p>
<p><b>Reporting</b></p> <p>Report on the progress of our RAP internally and externally.</p>	<p>Report on progress against RAP to Reconciliation Australia via the RAP Impact Measurement questionnaire.</p> <p>Participate in the Reconciliation Australia Barometer Report and the Business Council of Australia Indigenous Engagement Survey and Progress Report.</p> <p>Report on our supplier diversity spend to Supply Nation quarterly.</p>		<p><b>We are committed to reporting progress in a transparent manner.</b></p> <p>We reported to Reconciliation Australia via the annual impact measurement process and participated in the RAP review. We also participated in Reconciliation Australia's annual Workplace Barometer Report.</p> <p>We reported our Aboriginal and Torres Strait Islander supplier procurement spend to Supply Nation on a quarterly basis.</p>
<p><b>Share learnings</b></p> <p>Share our learnings with the RAP community.</p>	<p>Continue to engage with key stakeholder organisations like Reconciliation Australia, Business Council of Australia and UN Global Compact.</p>		<p><b>We are committed to sharing our insights and lessons.</b></p> <p>We are committed to playing an active role in sharing case studies and collaborating where possible through Reconciliation Australia's Elevate RAP network, the Business Council of Australia's Business Indigenous Network and the UN Global Compact. We also regularly meet with other organisations starting out on their RAP journey to share our insights.</p>

## BANKWEST

<p><b>Acknowledging Country</b></p> <p>Implement Acknowledgment of Country and Welcome to Country protocols across Bankwest.</p>	<p>Develop a communications plan to support the rollout of Acknowledgement of Country protocols across Bankwest.</p> <p>Provide information and wording to Bankwest leadership group.</p> <p>Develop a list of appropriate representatives that Bankwest can engage for Welcome to Country and make available on the intranet.</p>		<p><b>Embedding acknowledgements demonstrates respect and positively engages Bankwest colleagues in the RAP.</b></p> <p>Bankwest has developed a guide for employees regarding Acknowledgement of Country and Welcome to Country which is available on the Bankwest intranet and on all lecterns for speaking engagements. Acknowledging Country demonstrates that Bankwest values and respects Aboriginal and Torres Strait Islander cultures and communities and demonstrates Bankwest's commitment to the RAP. Acknowledgement of Country is performed by a Bankwest leader at all relevant meetings and events. In order for the RAP to be successfully embedded within the business, Bankwest's leaders have been briefed and trained on the importance of Acknowledging Country. Bankwest has also developed deep relationships with a community of Indigenous Elders who are invited to perform Welcomes to Country at significant events. Information on organising a Welcome to Country is available through the Bankwest intranet and the Bankwest Corporate Affairs team is also available to help manage connections with local Elders, so their relationship with Bankwest is grounded with one team.</p>
<p><b>Cultural engagement</b></p> <p>Support key cultural events in WA.</p>	<p>Promote and host significant key cultural events internally and engage colleagues to participate.</p>		<p><b>Supporting reconciliation events provides opportunities for learning and collaboration.</b></p> <p>Bankwest understands and values the importance of enabling organisations like Reconciliation Australia and Reconciliation WA to engage more Australians in reconciliation conversations. By hosting Reconciliation WA's NAIDOC Week events, Reconciliation Australia Learning Circle in Perth and Indigenous Art Board meetings, Bankwest continues to enhance opportunities for Indigenous and non-Indigenous Australians to work together.</p>

ACTION	MEASURABLE TARGETS	RAG	KEY LESSONS
<p><b>Community engagement</b></p> <p>Establish close relationships with Elders and other community members to provide guidance and advice on our Indigenous engagement initiatives.</p>	<p>Ensure community consultation during the development and implementation of Bankwest's Indigenous Engagement Strategy.</p>		<p><b>Building a network of Indigenous and non-Indigenous employees is vital to ensure respectful community engagement.</b></p> <p>It's taken some time to identify RAP Champions within the Bankwest business and to empower them to create an internal RAP employee network. This is because Bankwest has deliberately taken the time to do so in a meaningful and respectful manner. The Bankwest RAP employee network was launched in 2019 and consists of Indigenous and non-Indigenous members working together to provide advice on Bankwest's Indigenous engagement initiatives and to ensure appropriate consultation with Aboriginal and Torres Strait Islander communities and stakeholders.</p>
<p><b>Cultural capability framework</b></p> <p>Implement a Cultural Capability Framework across Bankwest, ensuring learning is tailored to WA.</p>	<p>Pilot the cultural capability program with Bankwest branches in the Perth region.</p> <p>Review and evaluate the program ahead of a broader implementation plan being developed for Bankwest.</p>		<p><b>Cultural capability is a foundation for RAP success.</b></p> <p>Bankwest identified that in order to successfully embed the RAP throughout the organisation and better service our customers, respecting Aboriginal and Torres Strait Islander cultures through cultural capability training is a priority. With a head office in Perth, WA Bankwest has focused on building a deep and meaningful relationship with a Noongar cultural trainer, Indigenous Consulting Group Australia, based in Fremantle. 250 Bankwest employees have now participated in the cultural capability training pilot.</p>
<p><b>Volunteering and mentoring</b></p> <p>Provide opportunities for our colleagues to engage with local organisations.</p>	<p>Establish community sector partnerships to provide rich engagement opportunities for our people and to support the capacity building of Aboriginal and Torres Strait Islander organisations.</p>		<p><b>Partnerships build connections with local communities.</b></p> <p>Bankwest partnered with the local Nyoongar people and the WA Department of Biodiversity, Conservation and Attractions to learn about Indigenous connection to Country by volunteering in an environmental area of cultural significance. More than 150 Bankwest team members participated in this cultural environmental volunteering program. Bankwest team members have also had the opportunity to participate in on-Country walks facilitated by Yanchep. We have also worked to build connections with local Indigenous businesses.</p>
<p><b>Cultural experiences</b></p> <p>Provide information and experiences for our people to learn about Aboriginal and Torres Strait Islander cultures and our shared history.</p>	<p>Facilitate WA-based residential and short-course experiential learning opportunities for our people.</p>		<p><b>Cultural immersion opportunities enhance team members' engagement and increase awareness and understanding.</b></p> <p>Bankwest has provided on-Country cultural immersion experiences to team members in Broome by Uptuyu and Aboriginal Adventures. Bankwest has also provided opportunities for team members to participate in cultural walking tours. We found that when team members participated in cultural immersion opportunities, they returned with an increased understanding of and respect for local cultures. It was also found that those same team members became more involved in the execution of Bankwest's Indigenous engagement strategy.</p>
	<p>Include information about the cultural e-learning program in new starter induction packs and actively promote to achieve at least 15 per cent completion rate.</p>		<p><b>Building cultural capability training into induction training will ensure increased take up.</b></p> <p>A small number of Bankwest employees have participated in the cultural e-learning program. Including training in the induction process going forward will increase completion rates for new starters. A greater focus will also be placed on promoting the program to all Bankwest employees as a complement to face to face training and community engagement.</p>



