



Access and Inclusion Plan

2020-22



**Bendigo and
Adelaide Bank**

Message from our Executive Sponsor

SUCCESSFUL CUSTOMERS AND THRIVING LOCAL COMMUNITIES DRIVE OUR SUCCESS.

Bendigo and Adelaide Bank has a proud history underpinned by our belief that successful customers and thriving local communities drive our prosperity. Taking inspiration from this philosophy and seeing up close the good we generate by contributing to those around us, we believe our people and our customers can reach their full potential when they feel a sense of belonging in their community.

We want our bank to reflect the rich diversity of the communities we live in, work in, and support – because our differences bring us together and make us stronger. With our sights set on becoming Australia's bank of choice, we know diversity of experience, mindset and background brings out the best ideas, helps us challenge the status quo and identify new and better ways of doing things.

As an organisation with a national footprint, we are uniquely positioned to remove barriers to meaningful participation in communities across the country. Disability is relevant to all of us. Today, more than 4.4 million people live with a disability – that's one in every five Australians – a statistic that increases with age. Nearly 40% of Australian households include a person with a disability, and 12% of the population are carers.

We value all abilities and capabilities and are committed to creating a safe, inclusive and empowering environment where everyone can thrive. In keeping with this commitment, I am pleased to present Bendigo and Adelaide Bank's first Access and Inclusion Plan ('the plan'). The plan is effective 2020–22 and segmented into three streams: Our Customers, Our People, and Our Workplace.

At the heart of our plan is the understanding that inclusive and accessible design is good for everybody, including people with disability. We want to improve customer access to our banking products and services and deliver an exceptional customer and partner experience through their channels of choice. Similarly, our plan aims to break down barriers across our organisation – enabling our people to do their best as part of a diverse and inclusive workforce.



The plan was developed in partnership with the Australian Network on Disability, with input from a senior leader taskforce who will be accountable for the actions we have outlined. Significantly, we embedded our principle of inclusive design from the outset with invaluable insights from BEN Ability – our employee access and inclusion network – who were instrumental in the plan's development. The network has members from across the organisation. It includes people who have lived experience with disability, a passion for building an inclusive workplace, and accessibility experience from a range of personal and professional backgrounds.

My sincere thanks to our BEN Ability network, senior leader taskforce, and the Australian Network on Disability for their guidance – we will continue to consult closely with these important stakeholders as we deliver this critical work.

We recognise we have significant work ahead of us to make our workforce more reflective of our community, and we are confident our Access and Inclusion Plan 2020-22 will go a long way in addressing this.

As the executive sponsor I am delighted to be leading the implementation of this plan. I look forward to seeing the progress and sustainable change we can make to improve access and inclusion within our community over the next three years and beyond.

Louise Tebbutt
Chief People Officer
Bendigo and Adelaide Bank



Message from the Australian Network on Disability

I congratulate Bendigo and Adelaide Bank on the development of their first Accessibility and Inclusion Plan 2020-22 and welcome their approach and actions. I commend their three-pillar approach focusing on customers, employees and workplace.

The plan will ensure that Bendigo and Adelaide Bank customers with disability will have an accessible and inclusive experience. This is vitally important for economic, social and cultural inclusion.

The three pillars of the plan will build understanding of the diversity of people with disability and build capability to accommodate difference for employees and community members. It's pleasing to see that the plan also has a strong commitment to governance and reporting.

As a significant employer Bendigo and Adelaide Bank aims to have an inclusive and diverse workforce that actively engages with, and values, the perspectives of people with disability and this plan will enable people with disability to compete equitably for jobs and to experience an inclusive workplace.

The Australian Network on Disability seeks to promote the equitable inclusion of people with disability in all aspects of business.

Businesses that have the vision to welcome people with disability in their day-to-day operations have a powerful impact on the whole of society. In Australia this helps to create a level playing field for people with disability and boosts the competitiveness of our economy.

The Australian Network on Disability looks forward to supporting Bendigo and Adelaide Bank and other leading organisations with a passion to create a more equitable and inclusive Australia.

A handwritten signature in black ink, appearing to read 'Suzanne Colbert'.

Suzanne Colbert AM
Chief Executive
Australian Network on Disability

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Our business

Bendigo and Adelaide Bank began more than 160 years ago in two great Australian communities, Bendigo in Victoria and Adelaide in South Australia. Each started as building societies driven to help Australians buy their own home.

These businesses and more than 80 other organisations have come together to become the Bendigo and Adelaide Bank Group, an Australian-owned, top 100 ASX listed company with more than 100,000 shareholders.

We are Australia's fifth largest retail bank with more than 7,200 staff helping 1.8 million customers and their communities build prosperous futures.

Our vision is to be Australia's bank of choice.

We'll get there by making life easier for staff, customers, partners and shareholders. Of course, it's our customers and their communities who are at the heart of everything we do.

Our vision for accessibility and inclusion

Making it easy for people to access information, communicate with us, and use our products and services is all part of a seamless experience.

We are committed to creating a safe, inclusive and empowering environment where everyone can thrive. Core to our commitment is the understanding that inclusive and accessible design is good for everybody, including people with disability.

Everyone deserves to go to the beach.

That's why our Community Bank branch in Clovelly, NSW, using our profit-with-purpose model, supported the Little Heroes Swim Academy so they could purchase their first beach wheelchair. For local mum Tracy, the beach wheelchair has been life changing. Her daughter Katie has cerebral palsy and the wheelchair makes days out in the sun easier and more fun. The beach wheelchair allows Katie to be pushed across the sand and into the sea where she has the opportunity to enjoy swimming at one of Sydney's most beautiful beaches, just like everyone else.



About disability

Persons with disabilities include those who have long-term physical, mental, intellectual or sensory impairments which in interaction with various barriers may hinder their full and effective participation in society on an equal basis with others (Article 1, United Nations Convention on the Rights of Persons with Disability).

Disability may be caused by accident, trauma, genetics or disease. A disability may be temporary or permanent, total or partial, lifelong or acquired, visible or invisible.

We understand that every one of us will face challenges during our lives, even if temporary or situational. With this perspective, it is evident we can all benefit from inclusive and accessible design, even if we don't live with permanent disability.

Breadth and prevalence of disability in Australia

employees 10%

Around 1 million employees (or nearly 10 per cent of Australia's workforce) work with disability¹



managers 34%

Of the 1 million Australians with disability who are employed, 34% are managers or professionals²



customers 36%

Over a third of people with disability feel they are treated less favourably than customers without disability³



mental health 45%

Almost half of all Australians will experience a mental illness in their lifetime⁴



ageing 40%

Disability prevalence increases with age, and nearly 40 per cent of the Australian workforce is aged 45 or over⁵



carers 12%

Around 2.7 million Australians (or 12% of the population) are carers⁶



households 36%

Nearly 36% of Australia's 8.9 million households include a person with disability⁷



1. Department of Employment, Australian Jobs, 2015.

2. United Nations Department of Public Information, 2007

3. Australian Human Rights Commission, 2018.

4. ABS Population Projections, Australia, 2017

5. ABS Survey of Disability Ageing and Carers, 2018

6. ABS Survey of Disability Ageing and Carers, 2018

7. ABS National Survey of Mental Health and Wellbeing, 2009



Employee profile

JARROD SINCLAIR

ACCESS, INCLUSION AND DESIGN MANAGER

Jarrod Sinclair has worked for Bendigo Bank for eight years. He blends his design and construction expertise and natural flair for communication with his passion for growing disability confidence.

“I was diagnosed with Crohn’s disease during my late teens. Living with chronic illness affects everyone differently: but equally it provides the opportunity to learn a lot about ourselves and the places and spaces we interact with.

I am proud of my story and the life defining nature of my illness – it’s just me. However, I have not always been as forward disclosing my condition outside of my circle of family and friends.

Leading the creation of our first Access and Inclusion Plan has been my privilege. This opportunity has allowed me to engage so many people, raise awareness and unearth my personal inhibitions and enable others to do the same.

We all deserve equal opportunity to participate in the things we want to experience during our lives. For me, accessibility is about bridging gaps in products, services and environments to make sure those things can be experienced by as many people as possible.

Removing small barriers can make a big difference to someone’s day. It can be the difference between entry, participation, an experience, freedom of choice, inclusion and opportunity.

The impact can extend beyond any one individual’s experience. Those we share moments with – like our family, friends, carers and colleagues – are also affected.

When we use inclusive design principles for our transport, buildings and public spaces they will be enjoyed by everyone. Only then will we be on track to overcome bias.

At Bendigo Bank we value difference. But we recognise diversity doesn’t create inclusion.

Being a little ‘different’ and facing daily challenges can be daunting without support.

I hope our Access and Inclusion Plan 2020-22 and my contribution plays a part in supporting our people, our vision and communities to reach their potential and be our best.”



Access and Inclusion Plan

Our first Access and Inclusion Plan identifies opportunities to remove barriers and create accessible and inclusive products and environments for everyone.

Our customers

Making it easy for people to access information, communicate with us, and use our products and services is all part of a seamless experience.

Goal	Action
Everyone can access Bendigo and Adelaide Bank (BEN) premises in a dignified way	<ul style="list-style-type: none">• Design BEN's Dignified Access Guidelines. These guidelines go beyond compliance and set out BEN's commitment to a dignified experience when interacting with any BEN space or place• The Dignified Access Guidelines are embedded into process when moving, refurbishing, purchasing and leasing premises. The team is trained to use the guidelines• Community Bank franchise agreements include BEN's expectations and requirements on accessibility and dignified access
Accessibility and inclusion principles are applied to new Customer Experience design activities	<ul style="list-style-type: none">• Define accessibility and inclusion principles relevant to the customer experience methodology used by the Customer Experience team• Explore existing and potential ways to get feedback from our customers
BEN communicates with our customers with disability using their preferred method of communication	<ul style="list-style-type: none">• Develop ways to include channel-based communications preferences for both 'service' and 'marketing' messages. This helps customers with disability to choose their channel• Our customer-facing teams are National Relay Service aware• Explore how BEN can highlight a customer's preferred method of communication in our current systems
BEN's products are inclusive and accessible to our customers (framework)	<ul style="list-style-type: none">• Create framework (documentation/checklists) and analysis to share with the group and at Products forums quarterly (best practice)• External parties to review product frameworks
BEN's products are inclusive and accessible to our customers (group wide)	<ul style="list-style-type: none">• Review established frameworks. Embed inclusive design principles into the BEN product lifecycle and development
BEN's service delivery is inclusive and accessible to our customers	<ul style="list-style-type: none">• Review BEN's service delivery and channel design to embed inclusive design principles
BEN's mobile banking applications are accessible against the Web Content Accessibility Guidelines (WCAG) 2.1	<ul style="list-style-type: none">• Review audit report done by Vision Australia. Create a time-sensitive plan to implement recommendations
BEN's websites and digital platforms are accessible and conform to the Web Content Accessibility Guidelines (WCAG) 2.1	<ul style="list-style-type: none">• Group websites to at least conform with WCAG 2.1 Level 'A' compliance• Partner with peak disability organisations to review channels and create time-framed plan for platforms based on recommendations

Our people

We continue to build an inclusive organisation, where our differences bring us together and make us stronger. This is integral to creating a great employee and customer experience, growing our capability and supporting our customers and their communities.

Goal	Action
Our Executive and Senior Leadership Team at BEN champion our commitment to creating an inclusive and accessible bank	<ul style="list-style-type: none"> BEN Executive and Senior Leaders advocate as Disability Champions to drive awareness across the organisation
BEN supports, engages and seeks input from employees with disability, carers and allies	<ul style="list-style-type: none"> Grow our Disability Employee Network: BEN Ability BEN Ability contributes to the achievement of some actions in the Access and Inclusion Plan
BEN can track and monitor the demographic and experience of our employees	<ul style="list-style-type: none"> Carry out BEN Disability and Inclusion staff pulse survey. Understand and prioritise the opportunities to ask for feedback or relevant information and track the employee experience
We raise awareness about access and inclusion at BEN	<ul style="list-style-type: none"> Share successes and opportunities, stories, case studies and awareness about events through BEN communication channels and media releases as part of a structured annual communications plan
We educate our managers and employees to raise awareness and disability confidence	<ul style="list-style-type: none"> Explore formal learning opportunities for managers and the workforce Design BEN case studies and personas and integrate into learning resources Create resource hub for managers in relation to disability confidence that aligns with 'Belonging at BEN'
Our people can access career development opportunities	<ul style="list-style-type: none"> Develop a framework to ensure that all new learning content is designed using accessibility principles Understand the accessibility of frequently used learning solutions and prioritise updates as needed
Our customer facing teams are disability confident, welcome our customers with disability and feel confident to implement adjustments as required	<ul style="list-style-type: none"> Communicate and integrate the Banking Services eLearn modules and Welcoming Customers Toolkit to all customer facing teams Our customer facing teams are familiar with technological solutions that can improve our customer's communication experience with BEN, for example, use of Web Chat Embed Banking Services eLearn modules, guidelines and tools for product design teams and channel design teams to use when designing and updating products and services across all streams
Our recruitment practices are accessible and inclusive	<ul style="list-style-type: none"> As part of the recruitment process refresh, review recruitment processes to identify any unintended barriers and design new systems with an accessibility and inclusion lens Deliver disability confidence learning solution to the recruitment team
Our recruitment messaging is inclusive of candidates with disability	<ul style="list-style-type: none"> Review job advertisements for inclusive messaging Review the Careers pages on our website for welcoming and inclusive messaging to attract candidates with disability
Attract candidates with disability by identifying talent pools	<ul style="list-style-type: none"> Explore the opportunity to attract pipeline talent through internships, mentoring, traineeships, graduate or other programs at BEN

Our workplace

By ensuring our physical and digital environments are accessible and adjustments are proactively made, we help create a community where people want to work, where customers feel connected and where everyone can thrive. To this end, we want to help our people share their stories of inclusion, and work with our partners to promote and improve accessibility far and wide.

Goal	Action
BEN seamlessly implements adjustments as needed for candidates and employees	<ul style="list-style-type: none"> • Develop and implement a workplace adjustment policy and procedure to ensure adjustments are available during the recruitment process and the employment lifecycle • Implement learning solution and resource for managers and employees to support understanding and awareness of adjustments at BEN • Develop communications strategy to educate all employees about workplace adjustments at BEN • Establish monitoring system to track the number, type and implementation timeframes of adjustments (or other identified key metrics)
BEN's evacuation procedures consider the individual requirements of employees with disability	<ul style="list-style-type: none"> • Ask all employees if they require a Personal Emergency Evacuation Plan (PEEP) annually and at induction • Promote PEEP information to employees via multiple platforms • Incorporate PEEP information in onboarding of all new employees
BEN's internal digital platforms and applications are accessible conforming the Web Content Accessibility Guidelines (WCAG) 2.1	<ul style="list-style-type: none"> • Partner with peak disability organisations to review channels and create time-framed roadmap for new and existing platforms based on recommendations • Internal knowledge and communications platforms conform with WCAG 2.1 Level 'A' compliance as a minimum • Establish a governance framework in relation to the ongoing accessibility of all digital platforms. Develop a continuity plan and ensure controls are in place • Develop and embed checklists, tools and resources for ICT teams to adhere to when designing, developing and planning accessible digital platforms • Design a framework of Accessibility Design Principles that will apply to all online service and acquisition channels
BEN requires accessibility standards to be met when sourcing ICT products and services	<ul style="list-style-type: none"> • Include link to ICT accessibility commitment in BEN's Sourcing Policy • Develop process for scoping access requirements of users and the impact of ICT products for planned purchases, upgrades and when technology is removed • Include accessibility requirements and expectations within all ICT contracts to ensure purchases are consistent with BEN's WCAG commitments
Our commitment to access and inclusion within procurement is clear	<ul style="list-style-type: none"> • The BEN commitment to access and inclusion is integrated as a consideration into the Bank's Sourcing Policy
We stipulate our accessibility expectations to our suppliers and partners	<ul style="list-style-type: none"> • Identify key suppliers and accompanying contracts that impact the inclusion of people with disability • Integrate BEN expectations and requirements into the identified key contracts and statements of work as they come up for renewal / into variations for any evergreen (ongoing) contracts • Update our selection criteria for selecting suppliers and partners to include accessibility and inclusion as a key priority, dependent on the product and/or service being sourced • When briefing suppliers as part of the Request for Proposal (RFP) process, we set our expectations around procuring accessible and inclusive products and services

Our workplace (continued)

Goal	Action
Our BEN brand is accessible	<ul style="list-style-type: none"> • The BEN brand refresh project integrates accessibility throughout the design and development cycle • Brand guidelines will be updated to include BEN accessibility requirements • We stipulate our expectations of accessibility to our design agency partners and the Bank's Print and Corporate Services team when engaging on new projects as applicable
Our internal and external marketing and communication materials are accessible and inclusive of people with disability	<ul style="list-style-type: none"> • Our commitment to creating accessible marketing and communications is stipulated and explained in Accessibility Policy • As BEN builds our image library, include images that represent our employee and customer base, including people with lived experience of disability • BEN's communications and marketing materials across the Bank regularly feature people with disability • Include accurate captions, audio description and transcripts for all key audio-visual materials, including materials on YouTube, or that are linked to a digital platform • Our most frequently accessed PDF documents are created accessibly and moving forward we will create accessible PDF documents • Automated marketing communications are in accessible formats
We know how to create accessible and inclusive communications and marketing	<ul style="list-style-type: none"> • Identify and implement appropriate learning solutions and resources, including a guideline, for all relevant employees regarding BEN's commitment to accessible communications and marketing

Our progress

How we will track and measure our activities to raise awareness, influence strategy, drive initiatives and deliver change.

Goal	Action
BEN regularly measures our progress and alignment with policy.	<ul style="list-style-type: none"> • Establish Access and Inclusion Plan Implementation Working Group • Implementation Working Group to report to Senior Leadership Team on the plan's progress. • Undertake the Australian Network on Disability Access and Inclusion Index Self-Assessment annually to track and monitor progress • Share what we've learnt with our people

Access this plan electronically

A PDF and screen-reader accessible version of Bendigo and Adelaide Bank's Access and Inclusion Plan can be found online at:

www.bendigobank.com.au/about-us/



FEEDBACK, QUESTIONS AND IDEAS

If you'd like to give us feedback on our Access and Inclusion Plan, or on accessibility in general, please get in touch:

Email: BelongingatBEN@bendigoadelaide.com.au



AUSTRALIAN NETWORK ON DISABILITY

The Australian Network on Disability (AND) is a not-for-profit organisation. It aims to advance inclusion of people with disability in all aspects of business.

AND helps members and clients to welcome people with disability as employees, customers and suppliers.

Bendigo and Adelaide Bank has been a Gold member of AND since 2017.

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AUSTRALIA'S BANK OF CHOICE

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