ACCESS & INCLUSION PLAN 2025-2028

Amplifying accessibility for over 25 years.

2001

Westpac's first Disability Discrimination Action Plan

2002

First 'talking' ATMs launched

2009

Auslan interpreter services provided in-branch

2010

ABLE Employee Action Group established

2013

National Disability award: Employment Outcomes

2016

Australian Human Rights Commission award: Barangaroo

2017

Australia's 1st 'dementia friendly' bank: St.George

2019

Access & Inclusion team formed to advance accessibility

2020

Westpac joins the Valuable 500

2021

Accessible debit and credit cards launched

2022

#1 in the Access & Inclusion Index

2025

Celebrating 25 years of Access & Inclusion

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ACCESSING THIS PLAN

A screen-reader accessible, Easy Read, Auslan and audio version of Westpac Group's Access and Inclusion Plan can be found at:

> **Access and Inclusion Plan | Westpac**

> **Access and Inclusion Plan | St.George**

> **Access and Inclusion Plan | Bank of Melbourne**

> **Access and Inclusion Plan | BankSA**

Acknowledgement

Westpac acknowledges the Traditional Owners as the custodians of this land, recognising their connection to land, waters and community. We pay our respects to Australia's First Peoples, and to their Elders past and present.

OUR VISION FOR ACCESS AND INCLUSION

AMPLIFYING ACCESSIBILITY

At Westpac Group, we aim to embed accessibility into what we do for our customers, people, and community across Australia. We foster a culture that seeks to prioritise independent and equal access for creating better futures together.

For over 25 years, Westpac has had a sustained focus on accessibility. Our 2025–2028 Access and Inclusion Plan centres around amplifying accessibility throughout our organisation and being an enabler of equitable access so that all people – regardless of requirements – have access to banking services and can bank with us independently. Evolving our access and inclusion strategy every few years enables us to reflect upon what we have accomplished and to build on our organisational wide accessibility initiatives.

OUR HOLISTIC APPROACH TO DISABILITY

Westpac takes a broad view of disability. This includes consideration of both visible and invisible disability, including those related to illness, injury and temporary or situational conditions. Our understanding also encompasses neurodivergence and the diverse responsibilities faced by carers. While we strive to be comprehensive when referencing disability and/or neurodivergence, our reference to these may be general in nature.

We subscribe to the social approach to disability as reflected in the United Nations Convention on the Rights of Persons with Disabilities (CRPD). The social approach explains disability as the environment creating the physical, attitudinal, communication and social barriers that people living with impairments face. By designing for someone with a permanent disability, someone with a situational limitation can also benefit." (Microsoft Inclusive Design). Westpac's broad view of how everyone benefits from inclusive and accessible practices.

OUR STRATEGY

Our Purpose

Striving for respectful and equal access for all, including those with disability, injury, illness or who are neurodivergent. By aiming to ensure our platforms, systems, applications, communications and premises are accessible and useable, we are creating better futures together.

Our Customers

Delivering meaningful customer experiences in moments that matter.

- We have innovative ways to enhance awareness of our accessible products and services to build financial inclusion.
- We strive to ensure that our digital channels are designed to be inclusive.
- We bring Westpac's brands to life by creating inclusive content and experiences.
- We elevate the voice of the customer to provide great customer experiences.

Our People

Empowering passionate people to make a difference.

- We communicate best practices on access and inclusion.
- We foster a disability confident workplace through training and information.
- We strive for a workplace that is diverse, equitable and inclusive.

Community

Our disability focused partners support our strategy of advocating for an equitable and inclusive society.

- We leverage community partnerships to drive positive change for all.
- We create safe and inclusive customer and employee premises that provide equal access.
- We drive access and inclusion outcomes through our procurement processes.

CREATING BETTER FUTURES TOGETHER

A MESSAGE FROM WESTPAC GROUP CEO

Our commitment to embed accessibility into the heart of everything we do for our customers, people and community, is key to delivering on our purpose – creating better futures together.

We believe there should be no barriers to building deep and enduring customer relationships, being a place where the best people want to work and being a leader in the community. Our Access and Inclusion Plan (2025–2028) builds on our 25-year legacy of working to deliver equal access for all, supporting people with visible and invisible disability and their carers, people who are injured, ill or neurodivergent.

The Plan is underpinned by our Human Rights Position Statement and 2030 Sustainability Strategy, both of which have supporting actions in equal access. We're also committed to upholding the Australian Banking Association's Banking Code of Practice.

Being customer obsessed, we must continue to be bold and stay focused on amplifying accessibility across our products, services and experiences.

With increasing numbers of people identifying themselves as having disability we want to empower them to access all that we have to offer with confidence and independence. It could be understanding their needs, so that they feel supported, keeping them safe, making our processes better, and ensuring that our products are compliant.

At Westpac, everyone has a role to play in accessibility. By delivering practical and meaningful change, advocating for accessibility across our organisation, we're proud to have been recognised as a Top Performer in the 2024 Australian Disability Network Access and Inclusion Index for our inclusive culture.

I look forward to seeing the ongoing impact of our access and inclusion commitments to leverage accessibility into everything we do for our customers, people and communities with disability, knowing that inclusion has a positive impact on us all.

Anthony Miller
CEO, Westpac Group

SENIOR LEADERS' DEDICATION TO TANGIBLE IMPACT

Westpac's leaders play a crucial role in championing behaviour, attitudes and practices to turn our access and inclusion initiatives into impactful and sustainable outcomes.

Majella Knobel, Head of Access and Inclusion, hosts an interview with Westpac Group's AIP Co-Chairs, Miranda Ratajski, CIO, Group Business Units and Lisa Pogonoski, General Manager, Customer Solutions, Customer & Corporate Services.

Why is it essential to design, create and deliver inclusive experiences?

Miranda: At Westpac Group, we seek to ensure that interactions with customers, our people, and the community are not only safe and respectful but provide equal access and financial inclusion. We recognise that over 21% of Australia's population have disability[1] and irrespective of whether individuals interact with us via phone, in person or on our online digital platforms, creating inclusive, customer-centered experiences is imperative. Modernising and simplifying our platforms enable our bankers to operate more effectively, making it easier for customers to do business with us.

Why is it important we embed accessibility throughout the customer journey?

Lisa: As General Manager of Customer Solutions, my team supports customers during pivotal moments in their lives. Safeguarding and providing tailored service is critical, ensuring customers with disability or who are neurodivergent can bank with us. Accessibility starts from the outset, with accessibility embedded early and continually in developing the customer journey.

We seek to drive meaningful change through our daily operations, ensuring equitable and barrier-free access. My team serves as an escalation point for accessibility issues, resolving related requests and concerns. By caring, listening, and acting on customer feedback, we aim to empower our customers to achieve financial independence.

How does Westpac Group extend its expertise in accessibility beyond the organisation?

Miranda: We proudly extend our expertise and purpose in accessibility outside Westpac. When I have conversations with our suppliers and partners on external panels, accessibility is a key topic, and we take this very seriously. We expect our suppliers and partners to reflect and enable our commitment to best practice to deliver better outcomes for our customers. This creates value so that more people across our community benefit.

1. Australian Bureau of Statistics, 2024, Disability, Ageing and Carers, Australia: Summary of Findings.

How does advocating for change within Westpac Group impact our workforce?

Lisa: Advocating for change leads to greater diverse representation across our workforce, driving innovation, productivity, and career growth. Our approach is that everyone in our business has a role to play in championing inclusion and diversity. It's about fostering an environment where everyone – from our CEO to our Executive Team, people leaders, and all employees – feels respected and safe to be themselves. I am proud that Westpac advocates for an inclusive and diverse workforce, one that is free from discrimination and bias, where everyone is comfortable being who they are.

Why is being a champion for accessibility and inclusion important to you?

Lisa: Leading our Customer Solutions team, I have the privilege of connecting with customers and the community every day. These meaningful interactions inspire my team and I to continually enhance how we engage with our customers, always learning from their individual circumstances. We don't segment customers with disability or those who are neurodivergent. Instead, I am proud to champion an approach that includes everyone in our journeys, regardless of their situation.

In your ongoing role as Co-Chair of the Access & Inclusion Plan committee, what motivates you to keep advocating for people with disability?

Miranda: Reflecting on the past four years as AIP Co-Chair, I remain steadfast in my belief that an inclusive workplace is fundamental to a company's success. This means creating an environment where everyone can access and thrive, ensuring equality for all. As an essential service provider, it is crucial that our offerings are accessible and available to everyone.

This Access and Inclusion Plan outlines our initiatives, but our commitment goes beyond that. There is so much integrated as 'business as usual' with thanks to the dedication of the Access and Inclusion team and accessibility champions throughout Westpac Group who have upskilled and understood the importance of getting it right.

Lisa and I look forward to supporting our leaders in achieving the initiatives identified in this plan. We extend our recognition to the Access and Inclusion team, the Access and Inclusion Plan Committee and our ABLE Employee Advocacy Group. Everyone's involvement has been pivotal in formulating this Plan.

HOW WE'VE DEVELOPED OUR PLAN

Our priority has been to gather input from across Westpac Group in progressing our access and inclusion strategy. Guided by Westpac's purpose – creating better futures together – we have established priorities that will deliver more than just access to banking services – they will amplify inclusion for people with disability, injury, illness or who are neurodivergent more broadly.

Our Access and Inclusion Plan illustrates our course of action and the equitable outcomes we are seeking to achieve. Being responsive to feedback from our customers and people is fundamental in closing the gap and making improvements to help us better serve everyone.

OUR PLAN IS UNDERPINNED BY:

- **Westpac's strategy and purpose**
- **Westpac's Human Rights Position Statement and Action Plan**
- **The Australian Banking Association's (ABA) Banking Code of Practice**
- **The Disability Discrimination Act 1992, the United Nations Convention on the Rights of Persons with Disabilities and the Australian Human Rights Commission Act 1986.**
- **Insights from participation in the Australian Disability Network's Access and Inclusion Index.**
- **Being a signatory and partaking in programs of work with The Valuable 500 committed to putting disability inclusion on the business leadership agenda.**

STAKEHOLDER ENGAGEMENT

Each Access and Inclusion Plan builds on the previous one, showcasing a continuous journey of learnings, storytelling, discovery and improvements. Championing accessibility is the collective responsibility across our organisation, driving us towards greater inclusion for all.

Our Plan has been shaped by a collaborative process, led by our dedicated Access and Inclusion team. It has been developed with input from our customers, our people, disability service providers and advocacy groups to recognise the lived experiences of people with disability and/or their carers and people who are neurodivergent so that they are seen, heard and their views and experiences valued.

We have conducted focus groups, gathered feedback, evaluated data and captured insights from accessibility champions within our business, including both those with and without disability and those who are neurodivergent. Their engagement has enabled us to gain a holistic understanding of the perspectives of our customers, people and community in moments that matter. We extend our gratitude for their guidance, support, and for challenging us to better understand the opportunity to advance accessibility and inclusion for all with the aim of leaving nobody behind.

OUR ACCESS AND INCLUSION COMMITTEE

Our governance structure is fundamental, ensuring access and inclusion is overseen at the highest levels of the organisation and is embedded throughout everyday operations. Governed by our AIP Co-Chairs and Head of Access and Inclusion, under their guidance, the objective of the Committee is to opitimise a culture mindset of accessibility throughout the organisation by:

- Ensuring that the Access and Inclusion Plan is aligned with Westpac's strategy and purpose.
- Clearly defining and managing the scope and delivery of the Plan to achieve our initiatives and outcomes.
- Being accountable for governance of the defined outcomes of the Plan, ensuring sustainable business ownership of the actions.
- Providing input, advice and expertise (through both lived experience and learnt knowledge) into the overall scope of the Plan.
- Advocating within the organisation in continually strengthening awareness, support and business acceptance.
- Providing active and timely management and resolution of significant issues impeding the delivery of outcomes.
- Monitoring and tracking any compliance related to the Plan with relevant policies, standards and regulations.

ENHANCING OUTCOMES THROUGH FEEDBACK TO FOSTER MEANINGFUL PROGRESS

We gather feedback from our customers, people and community to better understand the ways we can improve customer experiences with us. We recognise that feedback is a gift that can be used to address pain points, streamline processes and drive change. When listening to a customer need, we can bring about positive outcomes.

WESTPAC GROUP ACCESS AND INCLUSION TEAM

The Access and Inclusion team supports the Plan's delivery through their role of leading cultural change and advocating for inclusion across Westpac Group. As subject matter experts on accessibility guidelines, principles and standards, they provide advice to businesses and colleagues to integrate accessibility into platforms, systems, applications, communications and premises. By *authentically* collaborating with agencies and suppliers, the team enhances the knowledge and skills of external partners to ensure a greater client and customer experience in moments that matter. The Access and Inclusion team educate our people by sharing tools and resources, and introduce diverse perspectives into innovative products and services, in the aim of designing and creating more accessible outcomes for all.

ABLE

ABLE EMPLOYEE ADVOCACY GROUP

Established in 2010, ABLE (Assisting Better Lives for Everyone) Employee Advocacy Group (EAG) is one of Westpac's ten employee-led volunteer groups. ABLE advocates for individuals with visible and invisible disability, carers, neurodivergent individuals, and those with mental health challenges. ABLE plays a crucial role in advancing Westpac Group's employee accessibility agenda including being a stakeholder in the development of this Plan and serves as an inclusive employee community, attracting and connecting people with disability, who are neurodivergent or have caregiving responsibilities together. ABLE's mission is to:

- Embed accessibility and equity into everything we do.
- Build a trusted community through story telling.
- Stand up for everyone to feel safe, welcomed and included at work.

> Find out more about Westpac's Employee Advocacy Groups.

OUR ACHIEVEMENTS

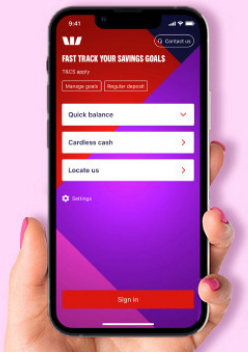
OUR ACHIEVEMENTS

With the laser sharp focus and clear guidance stated in our previous Access and Inclusion Plan (2021–2024), Westpac's sustained action and progress of access and inclusion has led to acknowledgment of our achievements.

RECOGNITION AS A TOP PERFORMER

in the Australian Disability Network's Access and Inclusion Index (2022 and 2024).

ACCESS & INCLUSION INDEX COMPLETED 2023



WESTPAC'S MOBILE BANKING APP

received the **award for best overall accessibility** at the 2021 Australian Web Awards.

PLATINUM LEARNX AWARDS WINNER 2024

Recognised by LearnX for

'BEST LEARNING & TALENT DEVELOPMENT'

by embedding Universal Design for Learning principles to ensure equal access in mandatory learning modules.

Majella Knobel, Head of Access and Inclusion at Westpac awarded Australian Disability Network's

CHANGE MAKER OF THE YEAR IN 2023.

Premiered

AUSTRALIA'S FIRST FEATURE LENGTH FILM WITHOUT PICTURE

released by Mastercard® in partnership at Westpac OpenAir 2023.

From 2021–2024, Westpac Foundation provided

$1,780,000

of funding through grants or loans to social enterprises and community organisations that support people with disability and/or carers. These organisations created **3,649 jobs** and training pathways for those facing employment barriers.

Ruth Bonser, Infrastructure Services Manager awarded Australian Disability Network's

MENTOR OF THE YEAR 2024.

Contributed more than

$5,000,000

to people with disability between **2021–2024** as part of our commitment to increase the number of, and the amount of spend with, suppliers that have strong disability foundations and commitments. Find out more about supplier inclusion and diversity at Westpac.

Westpac Group provides support to the Westpac Community Trust and the Westpac Buckland Fund (known as the Westpac Foundation). While Westpac was involved in establishing the foundations, they are non-profit organisations that are separate to the Westpac Group.

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EMBEDDING ACCESSIBILITY INTO THE EVERYDAY

Access to banking services is essential for participating in society and our economy, as well as enabling independence. Our commitment to access and inclusion drives our daily efforts across the organisation to support this.

CUSTOMER CARE AT THE HEART

- Physical cards with a notch cut-out to help customers orientate their cards and braille dots to assist them in identifying which card they are using.
- EFTPOSNow Terminals are more accessible for customers who are blind, have low vision or limited mobility to enter their PIN securely and independently.
- Targeted training for our people in providing extra care to customers in vulnerable circumstances, guided by the ABA's Banking Code of Practice. Learn more about Westpac's support in tough times.
- Our premises seek to provide equal, dignified and inclusive access by adhering to Westpac's 'Intuitive Accessibility' guidelines and relevant property legislation.
- 35,000+ employees have access to targeted and blended training solutions in supporting Disability Confidence.

"It is such a powerful session. Gratitude and appreciation for this to be brought into focus. Not enough words to describe the feelings."
Westpac employee

"We are charged with great responsibility to service our customers and work with a diverse group of employees and the workshop equips us with the right knowledge to execute our roles effectively."
Westpac employee

EASY TO DO BUSINESS WITH

- We have made banking information more accessible through the provision of Easy English guides, interpreter services and additional languages across our ATMs, supporting ease of access. Find out more about accessibility at Westpac.
- We provide our feedback and complaints handling process in various formats, ensuring accessibility for all.
- We work towards our commitment of Web Content Accessibility Guidelines (WCAG) 2.2 AA standards to enable seamless and consistent accessible design across Westpac digital channels.
- We equip content and communication creators with inclusive design principles, ensuring materials are accessible.

EXPERT SOLUTIONS AND TOOLS

- We facilitate seamless workplace adjustments from recruitment to ongoing employment, with the aim of ensuring a supportive and inclusive environment for all. Find out more about Westpac's inclusive workplace.
- We maintain a readily available central repository for assistive technology tools for our people.

Image Credit: Toby Peet

ADVOCATE FOR POSITIVE CHANGE

- We demonstrate our commitment to inclusive hiring, having achieved Australian Disability Network's Disability Confident Recruiter status, Find out more about inclusive hiring at Westpac.
- We partner with game changing enterprises and programs that champion disability, equality and inclusion including Trainer Group and GingerCloud's Modified Rugby Program.
- Our leaders manage team mental health and wellbeing through information, resources and training, fostering a healthy environment. Find out more about Health, Safety and Wellbeing at Westpac.
- Our people are encouraged to have a say and play a part in advocating for employees with disability, accessibility requirements, those who are neurodivergent and/or are carers as part of ABLE Employee Advocacy Group.
- We release podcasts featuring Westpac employees with disability, who are neurodivergent and/or are carers.
- We host events where individuals with disability and neurodiversity shared their everyday experiences navigating life and accessing the digital world.

"It's so great to see Westpac championing accessibility and the opportunity to learn directly from people with lived experience. There were many takeaways that I'm sure the team will now be incorporating into their design practices to create more inclusive and accessible products, services and workplaces."

Westpac Digital employee

2025 – 2028 INITIATIVES

In delivering our access and inclusion strategy, we have strategic priorities that help guide our activities within the time frame of the Access and Inclusion Plan (2025–2028).

OUR CUSTOMERS

Delivering meaningful customer experiences in the moments that matter.

We have innovative ways to enhance awareness of our accessible products and services to build financial inclusion.	**1.1.**	Showcase our accessible products and services in branches to empower customers with disability to use them. Inform them about accessible features to help them discover, adopt and enhance their financial independence.
	1.2.	Leverage national campaigns with customer-facing teams to embed disability confidence and feature our accessible products and services.
	1.3.	Gather insights from Westpac's continuous improvement platform related to accessibility. By addressing pain points, we can better serve customers with disability and drive positive change. This feedback loop ensures our services evolve to meet diverse needs, fostering an inclusive and respectful environment for all.
	1.4.	We provide an access and inclusion lens across our fraud and scam measures ensuring considerations are part of the decision-making conversations to support customers with disability, accessibility requirements or who are neurodivergent.
We strive to ensure that our digital channels are designed to be inclusive.	**1.5.**	Our digital experiences strive to meet the Web Content Accessibility Guidelines (WCAG) 2.2 AA and AAA where feasible.
	1.6.	Enhance the development of accessible digital solutions by leveraging knowledge and experts in the design phase through to testing. Embed comprehensive training, guides, testing tools, and checklists, all aligning to WCAG standards to support digital project teams.
	1.7.	Elevate the *Accessible by Design* methodology embedded in the Westpac GEL (Global Experience Language) Design System. The GEL provides our brand foundations, re-usable design and code solutions to deliver exceptional customers experiences across our digital landscape.
	1.8.	In line with Westpac's accessibility standards and Committed Artificial Intelligence (AI) Principles, consider accessibility in the design, development, deployment, and governing of artificial intelligence to ensure AI systems are fair and benefit society.
We bring Westpac's brands to life by creating inclusive content and experiences.	**1.9.**	Review Marketing Content and other applicable guidelines at least every two years as a minimum or as required to capture changes in accessibility standards so that marketing materials are inclusive and accessible. Incorporate diverse representation of people with disability or who are neurodivergent in the production of and/or within these materials.
	1.10.	Revitalise the Accessible Meetings and Events Principles and mandate their use by Group Events, Corporate Affairs, and Sponsorship, aligning to leading inclusive practice.
We elevate the voice of the customer to provide great customer experiences.	**1.11.**	Through focus groups and research, ensure the voices of customers with disability or who are neurodivergent are heard so the broader community we serve is represented, driving equality and accessible outcomes.

OUR PEOPLE

Empowering passionate people to make a difference.

We communicate best practices on access and inclusion.	**2.1.**	Conduct regular reviews of access and inclusion guidelines, principles and standards every two years at a minimum or as required to capture legislative and regulatory change.
	2.2.	Embed access and inclusion themes and publish key milestones from our Access and Inclusion Plan within our internal communications and externally (i.e. within our Annual Report, Westpac Wire and via notifications to peak bodies) to promote these outcomes and drive a cultural shift towards equal access for everyone including those with disability or who are neurodivergent.
	2.3.	Gather insights from Westpac's continuous improvement platform related to accessibility. By addressing pain points, we can better serve our people with disability and drive positive change. This feedback loop ensures our products and services evolve to meet diverse needs, fostering an inclusive and respectful environment for all.
	2.4.	Identify opportunities to better incorporate access and inclusion considerations for people with disability or who are neurodivergent within Westpac's Group Sustainability strategies, policies and/or processes.
	2.5	Continuously collaborate with Diversity, Equity, and Inclusion and ABLE Employee Advocacy Group to amplify access and inclusion for people with disability or who are neurodivergent within their respective strategies.
We foster a disability confident workplace through training and information.	**2.6.**	Our people undertake disability confidence and accessibility training tailored to specific roles, to equip them with the skills necessary to identify the diverse needs of our customers and our people, and to deliver our banking services with sensitivity, respect and compassion.
	2.7.	We will host at least one accessibility immersion event per annum for our people to gain insights from speakers with lived experience of disability or who are neurodivergent. The event aims to bring to life the importance of embedding accessibility into what Westpac delivers for our customers, people and community.
	2.8.	Westpac's Access and Inclusion team and Diversity, Equity and Inclusion collaborate in establishing an Accessibility Champion cohort across the organisation in embedding access and inclusion in employee teams.

OUR PEOPLE

Empowering passionate people to make a difference.

We strive for a workplace that is diverse, equitable and inclusive.	**2.9.**	Use the outcomes from the annual Inclusion and Diversity survey to strengthen our workplace, to foster greater diversity and inclusion for people with disability or who are neurodivergent, so our people feel valued, respected and safe.
	2.10.	Continue to embed diverse hiring practices to address talent gaps and broaden perspectives within our employee base.
	2.11.	Uplift the disability confidence of Westpac's Talent Acquisition team by conducting annual accessibility training.
	2.12.	Embed access and inclusion within the lifecycle of Westpac's Graduate Program including during the attraction phase, in recruitment, onboarding and throughout a graduates' program experience.
	2.13.	We strive to embed inclusive design in all new and updated learning offerings, invite employees to share accessibility needs empowering them to navigate their professional development independently.
	2.14.	We expect all procured learning services and tools meet Westpac Group's Inclusive Design Guidelines to support accessible professional development, leadership and coaching environments.
	2.15.	Encourage our people to build to their social leadership skills by joining Community Ambassador and Board Observer programs, focusing on social enterprises and community organisations in the disability sector.
	2.16.	Continue to encourage and upskill leaders on workplace adjustments and their ability to implement these for employees with disability or who are neurodivergent who request them.

Image Credit: Toby Peet

COMMUNITY

Our disability focused partners support our strategy of advocating for an equitable and inclusive society.

We leverage community partnerships to drive positive change for all.	**3.1.**	Activate our sponsorships to create and support existing programs aimed at engaging disability community groups.
	3.2.	Increase the capacity and financial sustainability of individuals, businesses, not for profits and community groups that support people with disability.
	3.3.	Extend our access and inclusion impact by providing input to local, national, and global initiatives, vendors and external taskforces aimed at advocating for positive change for all.
	3.4.	We will partner with academics to research how we can better support customers who have been impacted by scams or fraud, including those with disability or who are neurodivergent. The aim of this research is to improve how we support customers experiencing disadvantage, who have been scammed with the goal of reducing scam losses and repeat scam victims.
	3.5.	Continually connect with disability groups, advocacy organisations, and community groups to provide Westpac customers with education, resources and tools to support their financial inclusion and empowerment.
We create safe and inclusive customer and employee premises that provide equal access.	**3.6.**	Ensure continuous improvement of Westpac's premises, considering people with disability or who are neurodivergent, by applying the latest regulations, legislation and accessibility leading practices and ensuring Westpac Design Guidelines are updated to reflect these.
	3.7.	Include feedback from customers and employees with disability or who are neurodivergent to inform and create the design of Westpac premises.
We drive access and inclusion outcomes through our procurement processes.	**3.8.**	Seek continuous improvement of suppliers' understanding of and adherence to Westpac's minimum accessibility requirements. Aim to incorporate Westpac's accessibility statement into new supplier agreements and statements of work, where relevant.
	3.9.	Foster a more inclusive supply chain by understanding and where appropriate, seeking to enhance, suppliers' accessibility maturity.

CONTACT US

Feedback and Complaints process

We strive to provide the best possible service for our customers and to do our best to resolve any concerns quickly and fairly. Our public Complaints Policy provides guidance on how customers may provide feedback or lodge a complaint. Guidance is also available for customers with accessibility requirements, in various languages, and in an 'Easy English Guide' which can be found on our 'Feedback and complaints' website.

If you'd like to give us feedback or compliment us on our Access and Inclusion Plan, or our agenda for accessibility more broadly, please get in touch via email: **AccessInclusion@westpac.com.au**

Customers experiencing vulnerability

For more information on how we can help you or someone close to you, in need of extra care, please find more information on our webpages:

Westpac
> Support with tough times

St.George
> Support during tough times

Bank of Melbourne
> Support during tough times

BankSA
> Support during tough times

Australian Human Rights Commission

As Australia's National Human Rights Institution, the Australian Human Rights Commission protects and promotes human rights in Australia and internationally. One of its statutory responsibilities is to investigate and resolve complaints of discrimination and breaches of human rights, including under the *Disability Discrimination Act 1992* (Cth). This Act makes disability discrimination unlawful and aims to protect equal rights, opportunity and access for people with disabilities.

Website: **Disability Rights | Australian Human Rights Commission**
Phone: (02) 9284 9600
Text Telephone (TTY): 1800 620 241

Accessibility information

If you'd like to know more about accessibility, or the accessibility features of our products and services, please go to:

> Westpac Access and Inclusion

> St.George Accessibility and Inclusion

> Bank of Melbourne Accessibility and Inclusion

> BankSA Accessibility and Inclusion

Westpac Wire

Westpac Wire is a hub for the latest news, insights and opinions on banking, economic and community issues. In today's rapidly changing world, we hope that by linking people with insights and sparking ideas, conversation and actions, we can enrich all Australians.

> Visit Westpac Wire here

Human Rights Position Statement and Action Plan

We are committed to conducting our business in a way that respects the human rights of our people, business partners (including our customers and suppliers), the communities we support and in which we operate, as well as of others who may be impacted by our activities and business relationships.

The Westpac Group Human Rights Position Statement sets out our commitments and approach to respecting and advancing human rights. Our Human Rights Action Plan sets out key actions we are taking to implement our Position Statement and areas of focus for improvement.

Our Human Rights Position Statement and Action Plan can be found at **Westpac Group Human Rights Position Statement and Action Plan**

SOCIALS

You can connect with us on: