

MOHAMED KHALIL

Thanks, Mark.

ANZ is committed to improving the financial wellbeing of our colleagues, customers and communities.

Helping them make the most of their money throughout their lives is core to our strategy and is one way ANZ brings its purpose to life.

The solutions we are delivering help them meet their obligations, achieve their goals and enjoy life today, tomorrow and through tough times with greater confidence and control.

Our efforts are informed by thoughtful research and deep expertise to ensure we have a meaningful impact. This includes:

The experts in financial wellbeing and behavioral science we have embedded into our innovation process

Our continued research on financial wellbeing, with deep dive reports on the financial wellbeing of women in Australia, people with disability or long-term health conditions, and digital capability of older Australians; and

The ANZ Roy Morgan Financial Wellbeing Indicator that provides a regular pulse check on the Financial Wellbeing of Australians and New Zealanders

This focus on evidence-based innovation has paid off for our customers:

ANZ Plus is one of the fastest growing new digital bank in Australia with over 300,000 customers

27 per cent of whom having a savings goal in place

And engagement with our Financial Wellbeing Hub has grown and will evolve as we build better personalisation to ensure customers receive the guidance they need, when they need it

We also continue to support the financial wellbeing of our communities in line with our commitments to our Reconciliation Action Plan, Accessibility and Inclusion Plan, and Financial Inclusion Action Plan.

Our financial education programs, delivered with government and community partners, help to improve the financial inclusion and capability of lower income individuals. Most

recently, we refreshed MoneyBusiness and included additional content in MoneyMinded to better address the challenges of family violence.

We continue to provide **training and employment opportunities** for under-represented groups through our Indigenous Traineeships, Given the Chance, and Return to Work programs. Return to Work, which recently attracted a record number of applications, has a retention rate of more than 80 per cent and average employment tenure that exceeds industry benchmarks.

Finally, we became a signatory to the **United Nations Commitment to Financial Health and Inclusion** which will provide additional transparency on our impact on customer and community financial wellbeing.

Financial wellbeing is very much at the heart of the bank we're building. It is our strategy. And we are committed to delivering solutions that better support outcomes as we continue to shape a world where people and communities thrive.

Kath will now share insights on what we are doing to improve the customer experience, with a focus on fairness and extra support for customers in need.