



# ANZ RECONCILIATION ACTION PLAN

OCTOBER 2021 - OCTOBER 2024





This design, by creative director [Marcus Lee](#), visualises five outer shapes which represent thriving people and communities, reflecting ANZ's five values of – Integrity, Collaboration, Accountability, Respect and Excellence.

The five rotating people shapes connect around the three inner concentric rings which represent a central community meeting place. Additionally, the three central rings reflect our focus areas of Housing, Environmental Sustainability, and Financial Wellbeing.

The coloured lines and dotted pathways extend from the people through to community where positive relationships between ANZ and Aboriginal and Torres Strait Islander peoples, communities and organisations can be forged to help shape a world where people and communities thrive.

## TERMS USED

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

## ACKNOWLEDGEMENT OF COUNTRY AND TRADITIONAL OWNERS

ANZ acknowledges Aboriginal and Torres Strait Islander peoples as the Traditional Owners and Custodians of Australia. We recognise their continuing connections to the land, waters, territories and resources. We pay respects to Aboriginal and Torres Strait Islander cultures and to Elders, past, present and emerging.

## FEEDBACK

ANZ welcomes feedback and comments on our Reconciliation Action Plan.

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# ANZ CEO STATEMENT

I am proud to launch ANZ's second Stretch Reconciliation Action Plan (RAP) and the fifth RAP that we have completed over the past 14 years. ANZ was the first major Australian company to develop a Reconciliation Action Plan in 2007 and it's pleasing to see that today, more than 1,100 organisations have created a RAP, acknowledging the importance of achieving reconciliation in Australia.

ANZ's purpose is to shape a world where people and communities thrive. Our RAP is a key component of how we live our purpose and we are proud that all of our RAP commitments align to this purpose.

The actions and commitments of our RAP will make ANZ a better company for all our customers and stakeholders. Our RAP outlines ANZ's commitment to social and economic participation of Aboriginal and Torres Strait Islander Australians, and respecting the world's oldest continuous culture.

Our vision for reconciliation is an Australia that is unified around a shared history that celebrates and honours the unique contribution of Aboriginal and Torres Strait Islander peoples.

We have made progress over the past three years, including providing 305 employment opportunities to Aboriginal and Torres Strait Islander staff members, and the willingness of more than 10,000 employees to complete online cultural awareness training. We have also spent more than \$4 million with Aboriginal and Torres Strait Islander suppliers.

At ANZ, we know how critical financial literacy is to individuals and communities, and we're pleased that more than 47,000 Aboriginal and Torres Strait Islander people have participated in our financial literacy programs.

We have also taken some time to reflect on the achievements and what we have learnt from our previous RAP, which has assisted in informing our commitment and approach this time. While we have made some great progress, there's still work to do. We are deeply committed to supporting long-term and sustainable change, and we will deliver the actions and deliverables in this RAP.

We recognise that each of us has a responsibility for a reconciled Australia and shaping a future where people and communities thrive to their full potential. Our reconciliation journey will continue through listening and fostering respect, strengthening relationships and ensuring accountability against our actions.

Many people have contributed to the creation and delivery of the RAP and I would like to take this opportunity to thank our employees, partners and the RAP community for their commitment and hard work. I look forward to working with our stakeholders to implement our commitments and to sharing our progress with you along the way.



**Shayne Elliott**  
Chief Executive Officer  
ANZ Banking Group

# RECONCILIATION AUSTRALIA CEO STATEMENT

On behalf of Reconciliation Australia, I congratulate ANZ on its formal commitment to reconciliation, as it implements this Stretch Reconciliation Action Plan (RAP), its fifth RAP overall.

Formed around the pillars of relationships, respect, and opportunities, the RAP program provides a framework for organisations to contribute to the reconciliation movement. Through the creation of this Stretch RAP, ANZ continues to be a leader in the ever-growing community of RAP organisations that have taken goodwill and transformed it into action.

As one of the first organisations to join the RAP program in 2007, ANZ has a long and impressive history committing to and carrying out brave action for reconciliation. Today, ANZ has thousands of employees across the country and touches the lives of many more Australians through its work. It is consequently exceptionally placed to drive substantive reconciliation efforts at scale. On its RAP journey so far, ANZ has focussed on its internal practices and culture, with over 10,000 of its staff completing cultural awareness training and hiring over 300 First Nations staff over the duration of its last RAP. It has leveraged its significant sphere of influence and expertise to create lasting change, providing financial literacy services for more than 47,000 First Nations people. These initiatives, among others, are indicative of the drive and commitment that ANZ has demonstrated on its journey so far, and the promising potential for its future endeavours.

This Stretch RAP sees ANZ reflecting on its successes and challenges in its previous RAPs, and earnestly seek out ways it can further embed reconciliation into its every day. This includes being reflective and honest about times where it has fallen short. ANZ has acknowledged it needs more considered consultation with its Aboriginal and Torres Strait Islander employees and has accordingly created an Aboriginal and Torres Strait Islander Advisor role to sit on its RAP Steering Committee. It continues to use its expertise to create change, implementing a commercial banking proposition solely for Aboriginal and Torres Strait Islander businesses, as well as committing to spending \$6 million with First Nations suppliers. Being open and transparent about the challenges it has faced on its reconciliation journey so far has directly contributed to the strength and vision of this Stretch RAP, and ultimately will create substantive benefits for Aboriginal and Torres Strait Islander peoples.

On behalf of Reconciliation Australia, I commend ANZ on this Stretch RAP and look forward to following its ongoing reconciliation journey.



**Karen Mundine**  
Chief Executive Officer  
Reconciliation Australia

# OUR BUSINESS

ANZ provides banking and financial products and services to more than 8.5 million retail and business customers, and operates across 32 markets.

Within Australia, we employ more than 27,000 people across over 400 branches, business centres and offices with 185 employees self-identifying as Aboriginal and/or Torres Strait Islander\*.

## OUR PURPOSE AND VALUES

Our expertise, products and services make us a bank. Our people, purpose, values and culture make us ANZ.

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

Our values are the foundation of how we work – Integrity, Collaboration, Accountability, Respect and Excellence – we call them ICARE.

Consistent with our purpose, we are committed to improving the financial wellbeing of our people, our customers and the community. This includes supporting a vibrant business community and helping people make the most of their money throughout their lives.

ANZ has a proud history of supporting reconciliation, adopting our first Reconciliation Action Plan (RAP) in 2007. In this, our second Stretch RAP, we aim to embed reconciliation into 'business as usual' across our Australian-based businesses.

We are committed to the United Nations Sustainable Development Goals (SDGs) and the United Nations Declaration on the Rights of Indigenous People (UNDRIP). We believe that business has an important role to play in their achievement. Throughout this RAP, we apply the Declaration's principles in advancing the rights of Aboriginal and Torres Strait Islander people in Australia.



**LIVING OUR VALUES EVERY DAY  
ENABLES US TO DELIVER ON  
OUR STRATEGY AND PURPOSE,  
STRENGTHEN STAKEHOLDER  
RELATIONSHIPS AND EARN THE  
COMMUNITY'S TRUST.**

\*All numbers accurate as at May 2021

# OUR VISION FOR RECONCILIATION

Our vision for reconciliation is an Australia that is unified around a shared history that celebrates and honours the unique contributions of Aboriginal and Torres Strait Islander peoples.

We acknowledge the special role of Aboriginal and Torres Strait Islander peoples within the Australian community, particularly as custodians of the lands across Australia.

At ANZ, we believe in working together to celebrate differences and create an equitable future where all of our communities thrive.

When considering how we can support Aboriginal and Torres Strait Islander peoples and communities to thrive, we will focus on four key areas.

- 1.** Improve the financial wellbeing of individuals to develop financial resilience
- 2.** Provide employment and career progression opportunities to enable economic participation
- 3.** Support the growth of Indigenous business & organisations to enable economic participation
- 4.** Improve our understanding of Aboriginal and Torres Strait Islander cultures to create culturally safe and supportive spaces, show respect and combat racism

Acknowledging the breadth of our sphere of influence, and our responsibilities as an Australian Financial Services licence holder, we commit to:

- improving our people's understanding of Aboriginal and Torres Strait Islander cultures so that we create culturally safe and supportive spaces for staff and customers
- showing respect by acknowledging Traditional Owners and celebrating Aboriginal and/or Torres Strait Islander cultures
- combating racism inside and outside ANZ by educating and advocating.

We will begin by partnering with Aboriginal and Torres Strait Islander-led organisations to improve our cultural understanding and co-creating valuable opportunities for Aboriginal and Torres Strait Islander people to build economic sustainability.

# EXECUTIVE SPONSOR MESSAGE

At ANZ, one of the things we really encourage in all of our people is a mindset for always learning. That means we encourage our people to listen more than talk, ask rather than tell, be curious and – importantly – to continuously reflect on what we do, how we do it and where we can improve. These behaviours are reflected in the approach we have taken in developing our 2021-24 Reconciliation Action Plan (RAP).

Over the last two years, we have reflected deeply on our past RAPs – where we've delivered and where we can do better. While I'm extremely proud of ANZ's contributions to date, we know we can do more. Our new Stretch RAP is our demonstration that we are truly committed to doing more and holding ourselves to account.

In Australia, ANZ employs more than 27,000 people and serves millions of customers. We also partner with organisations with countless employees and customers of their own – all living and working on these beautiful lands. We recognise we can play a huge role in progressing positive relationships between First Nations people and the wider community.

We also know that our circle of influence means we have a responsibility to facilitate and encourage conversations about the truth of our history. This includes admitting the injustices of our colonial history and the ongoing impact to First Nations people, but also remembering that the history of this country and its people is not just 250 years old. First Australians have cultures, histories and deep knowledge that stretches back further than any other culture on earth. When your eyes are opened to the full breadth of this history and the ongoing contributions made by Aboriginal and Torres Strait Islander peoples, it's impossible to step back.

One of the key themes for our new RAP is providing employment and career progression opportunities for Aboriginal and Torres Strait Islander people. As ANZ's Group Executive for Talent & Culture as well as sponsor for our RAP, this is an area that is particularly close to my heart.

Diversity is something we value greatly at ANZ. Having employees that represent the voices of our communities is vital for removing bias and ensuring decisions are made with everyone in mind. While the short-term benefits of increasing Indigenous representation across our workforce may be to those people we recruit and the talent we gain, the long-term benefits are actually far greater and stretch much further.

In our new RAP, we are committing that two percent of our external hires in Australia are Aboriginal and/or Torres Strait Islander employees. This leads into our longer-term goal of building careers for our Indigenous employees and ultimately increasing senior representation of Aboriginal and Torres Strait Islander employees across our business.

As a nation, there's no doubt we have a long way to go and ANZ's RAP is our commitment to play our part. I'm looking forward to working with ANZ employees and stakeholders over the next three years to make really meaningful differences.

**Kath van der Merwe**  
Group Executive, Talent & Culture



# REFLECTIONS ON OUR 2016 – 2019 RAP

<p><b>Recruit, retain and develop staff</b></p>	<p><b>Support Aboriginal and Torres Strait Islander businesses</b></p>	<p><b>Improve cultural awareness and cultural capability</b></p>	<p><b>Improve financial wellbeing</b></p>	<p><b>Transparent and accountable governance</b></p>
 <p><b>305</b> employment opportunities provided</p>	 <p><b>More than \$4 million</b> spent with Aboriginal and Torres Strait Islander suppliers</p>	<p><b>More than 10,000</b>  <b>employees</b> completed online cultural awareness training</p>	<p><b>More than 47,000</b>  <b>Aboriginal and Torres Strait Islander people</b> participated in our financial literacy programs</p>	<p>We met most of our modest governance and reporting targets </p>
<p><b>Reflections</b></p> <ul style="list-style-type: none"> <li>• We met recruitment targets but fell short of career progression targets</li> <li>• We did not establish a mechanism to consult with Aboriginal and Torres Strait Islander employees on our employment strategies.</li> </ul>	<p><b>Partnered with Fortescue Metals Group</b> to provide asset finance to Aboriginal and Torres Strait Islander businesses unable to access mainstream credit</p>	<p><b>Reflections</b></p> <ul style="list-style-type: none"> <li>• More intensive face-to-face training and modelling through executive leadership is needed to increase knowledge and embed cultural protocols such as the authenticity of Acknowledgements of Country</li> <li>• We had inadequate baseline data on cultural awareness and attitudes due to low participation in previous Australian Reconciliation Barometer.</li> </ul>	<p><b>Reflections</b></p> <p>For Saver Plus, future promotional campaigns should take into account cultural differences to encourage greater participation in the program.</p>	<p><b>Reflections</b></p> <ul style="list-style-type: none"> <li>• Seniority of the internal sponsor is important to ensure reconciliation initiatives are prioritised across all business units</li> <li>• Consultation with Aboriginal and Torres Strait Islander communities and employees was not formalised or consistently sought when considering solutions or making decisions.</li> </ul>
	<p><b>Reflections</b></p> <p>We can do more to support a thriving Aboriginal and Torres Strait Islander business community than simply increasing supplier diversity. We must leverage our business banking expertise to build capability and partner with our Institutional customers to extend finance.</p>			



# DEVELOPING OUR 2021 - 2024 RAP

Under the direction of the Executive Sponsor, the RAP design process commenced in late 2019 with a comprehensive audit of our 2016-2019 Stretch RAP.

Our audit revealed the need for

- greater transparency and accountability around governance,
- sponsorship at the Executive Committee level to ensure enterprise-wide accountability for the RAP,
- a self-determination body to be established for our Aboriginal and Torres Strait Islander employees.

To help guide and challenge us with our aspirations, throughout the development of our new RAP we consulted with various external Aboriginal and Torres Strait Islander people, including representatives from other corporate businesses with RAPs, not-for-profit organisations and government and education groups who are experts in their fields. We also consulted with our Aboriginal and Torres

Strait Islander employees to understand how they feel as employees at ANZ and to ensure they were comfortable with our vision.

Our aspirations, commitments and actions were developed by a cross-functional RAP Working Group representing the Retail, Commercial, Institutional banks as well as Group functions (Talent & Culture, Procurement, Property, Financial Inclusion and Corporate Affairs) and endorsed by the senior leaders who hold direct accountability for their delivery as members of the RAP Steering Committee. For the first time we have representation from our Commercial and Institutional banks, which we believe will unlock important partnerships and deliver impact at scale.



# ACROSS THE BOARD

In 2020, as part of extensive redesign within our ANZ Centre, [Foolscap Studio](#) was tasked with a refurbishment of our Boardroom.

The custom-designed Boardroom table was a large investment piece, installed as part of 833 Collins Street's interior fit-out more than a decade earlier. At seven metres in diameter, the ring-shaped table featured a huge void in the centre, heightening the sense of distance between each of the 24 seating positions around its circumference. Rather than design from scratch, a decision to 'transform through reuse' was reached between the studio and client.

Having worked collaboratively on a previous corporate project, Foolscap Studio suggested [Manapan Furniture](#) as a possible maker to bring a new lease of life to ANZ's Boardroom table.

## MAGADJAWUL BY MANAPAN

Manapan is a workshop owned and operated by the Yolngu people of Milingimbi Island, East Arnhem Land. Since its inception in 2017, Manapan has been teaching and transferring lifelong skills between the design industry and the Indigenous craftspeople that manufacture each piece.

With ANZ Centre located at water's edge, parallels were drawn with Milingimbi's only natural source of fresh water: the 'Macassan Well'.

"400 years ago, the Macassans [traders from Indonesia] started visiting Milingimbi Island. The well on the island was shallow and not very wide. The Macassans helped the locals enlarge the well to give a greater supply of water. They sloped the banks and dug the hole deeper." – [Manapan](#)

The well is a critical resource and life-giving entity for Milingimbi Islanders. Macassan trading continued with the Yolngu harmoniously for centuries, thanks to the plentiful fresh water supply they worked together to ensure. The Macassan Well became a symbol of their close ties, which flourished as trade increased and cultural practices merged.

From these accounts, narratives arose that guided Foolscap Studio's design direction. A new table insert, carved from timber, was proposed to represent the water in the well, which was naturally replenished every wet season by the mythical Lightning Snake. Over time, the Macassans had also stabilised the well by planting introduced tamarind trees around its edges to strengthen its banks.

Native blackbutt timber was selected as a material, due to its warm tones and even grain across the large five-metre expanse. A series of arcs cut through the centre, visually connecting those seated around the table and directly relating back to a significant ANZ core value: Collaboration. Intricate hand carvings feature on the insert's solid edge sections, with the outermost indentations representative of small, round tamarind seeds. Inside, wave-like grooves create a rippled surface — stained dark to sit harmoniously within the leather-lined table.



**Above:** ANZ CEO, Shayne Elliott with Manapan craftsman, Josiah Baker.

During installation, the table insert was bestowed the name 'Magadjawul' by Josiah Baker and Dawson Garrarwurra — the craftsmen who'd flown especially from Milingimbi to Melbourne to construct the piece.

Magadjawul translates to the 'Well of Knowledge', a befitting title that connects concept with context. Illuminated from above, Magadjawul provides a warm, textural and graphic focal point for the Boardroom. It acts as a bridge to link people, and brings new life to something old.



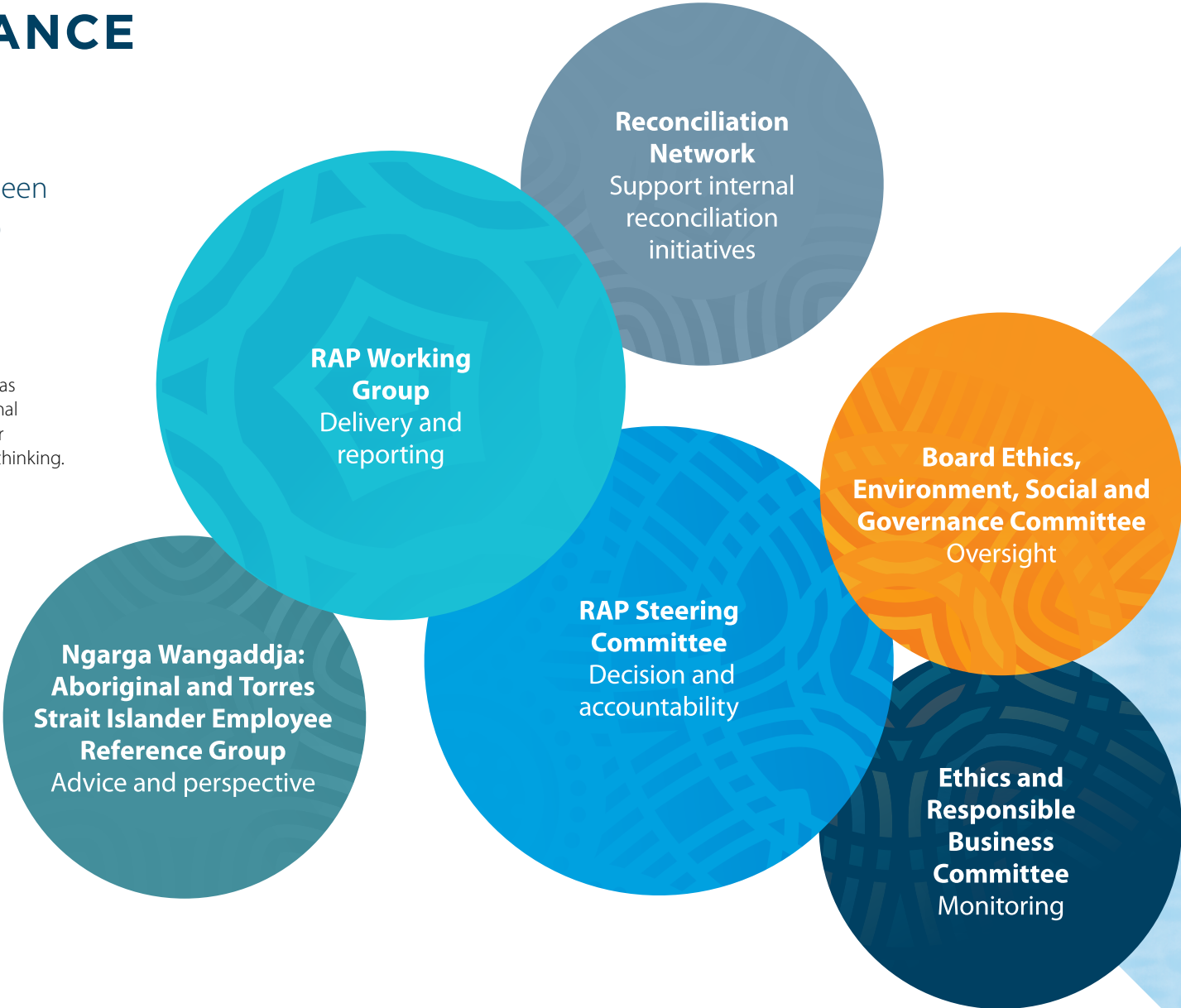
LIKE THE ROOM IN WHICH IT SITS, MAGADJAWUL FOSTERS CONNECTIONS BETWEEN CULTURES, COMMUNITIES AND ENTERPRISES. RECENTLY, MILINGIMBI ELDER KEITH LAPULUNG SPOKE OF THE POSITIVE IMPACT THE SUCCESS OF MANAPAN HAS HAD ON HIS PEOPLE, HOW IT HELPS THEM TO “WALK STRONG AND TALL” AND “BUILDS AN UNDERSTANDING BETWEEN US ALL”. NOT JUST A PIECE OF ART, MAGADJAWUL, THE WELL OF KNOWLEDGE, IS A SIGNIFICANT STEP IN THE RIGHT DIRECTION.



# OUR GOVERNANCE

Our governance structure has been strengthened and formalised to support our ability to deliver on our objectives.

We appointed an Executive Committee member as Executive Sponsor and have embedded an External Aboriginal and Torres Strait Islander Advisor in our Steering Committee to challenge and guide our thinking.



Further governance oversight will be provided by ANZ's Ethics and Responsible Business Committee (ERBC), which is chaired by ANZ's CEO, and ANZ Board's Ethics, Environment, Social and Governance (EESG) Committee. For the first time, meeting our RAP commitments is now an annual publicly reportable Environment, Social and Governance (ESG) target.

Our RAP is championed by the individual members of the Steering Committee and also by a sub-set of our Executive Committee who have not only committed to taking a cultural learning journey to improve their own understanding and awareness of Aboriginal and Torres Strait Islander cultures but are also championing reconciliation across the bank.

Our **RAP Working Group** comprises stream leads from accountable areas of our business. These stream leads are responsible for co-ordinating and communicating the deliverables with their wider teams and report into their senior leaders who sit on the RAP Steering Committee.

Our Aboriginal and Torres Strait Islander Employee Journey Expert is an identified role that sits on both the RAP Working Group and the RAP Steering Committee.

- Chair - Group General Counsel
- Secretariat – Inclusion and Talent Manager
- RAP Program Managers
- Aboriginal and Torres Strait Islander Employee Journey Expert
- Sustainability & Governance Procurement Manager
- Manager Financial Inclusion
- Talent & Culture Consultant & Senior Lawyer
- Design Director, Group Property
- Communications Advisor
- Area Manager, Small Business Bank
- Reconciliation Network Committee Chair
- Ngarga Wangaddja Chair
- Employee Journey Expert Chapter Lead
- Director, Institutional
- Associate Director, Institutional
- Brand Expert
- Head of Government Relations.

Our **RAP Steering Committee** comprises senior leaders from accountable businesses. These senior leaders are responsible for prioritising, resourcing and delivering on our commitments.

- Chair - Group Executive, Talent and Culture
- Deputy Chair - Group General Counsel
- Secretariat – Inclusion and Talent Manager
- External Aboriginal and Torres Strait Islander Advisor
- Reward & Pay Tribe Lead
- Working Well Tribe Lead
- Diversity & Inclusion Lead
- Joiners & Movers Tribe Lead, Recruitment
- Senior Manager, Retail Sales Practices & Inclusion
- Senior Manager, Financial Inclusion & Community
- State General Manager, Business Bank
- Managing Director, Institutional Australia & PNG
- Chief Procurement Officer
- Group General Manager, Property
- Head of Corporate Communications
- Head of Government Relations
- Reconciliation Network Committee Chair
- Ngarga Wangaddja Chair.

# MOB TALKING

Ngarga Wangaddja means mob talking in the language of the Nuringga people, and was the name chosen for the employee reference group formed to represent the voices of Aboriginal & Torres Strait Islander employees at ANZ.

Conceived and created by employees, Ngarga Wangaddja consults to ANZ on matters that apply exclusively to Aboriginal & Torres Strait Islander employees, including:

- issues or decisions that impact on identity or experience
- role scope
- cultural safety and concepts of wellbeing
- a person's existence as an Aboriginal & Torres Strait Islander employee at ANZ.

Co-founders and ANZ employees, Taungurung man Alex Burns and Amelia Caldwell of Ngarigo country are Ngarga Wangaddja's current Chair and Deputy Chair respectively.

"Learning from and listening to Aboriginal and Torres Strait Islander employees is a huge gap in many organisations," comments Alex. "Ngarga Wangaddja is one of the more progressive things I've seen in corporate Australia when it comes to reconciliation efforts."

Ngarga Wangaddja sits alongside ANZ's Reconciliation Network. Both are made up of volunteers however, the Network is focused on engaging the Australia workforce directly through conversations, activities and events, while Ngarga Wangaddja consults to the business.

The Network is also open to any passionate employee who wants to help advance reconciliation in Australia, whereas members of Ngarga Wangaddja must be Aboriginal and/or Torres Strait Islander persons as well as ANZ employees.

Amelia explains that representation of the full spectrum of ANZ's Aboriginal and Torres Strait Islander workforce will be integral to the ongoing success of Ngarga Wangaddja. "While employees self-nominate to become members, we also do our best to ensure diversity of the group extends across genders, geography, age and areas of expertise."

Ngarga Wangaddja is currently made up of 12 employees across ANZ's Australia business. "As a group, we're there to represent the full voice of our Aboriginal and Torres Strait Islander employees," says Alex. "We represent them, but we don't speak for them."

Ngarga Wangaddja is a formal part of ANZ's RAP Governance Structure. The Chair for Ngarga Wangaddja sits on the RAP Working Group and Steering Committee. This ensures an Aboriginal and Torres Strait Islander voice is represented at all levels not just for now but for the future.



This image was designed by Marcus Lee to represent Aboriginal and Torres Strait Islander employment at ANZ.

It symbolises ANZ as an inviting and inclusive workplace that offers a wide and varied range of meaningful career pathways for Aboriginal and Torres Strait Islander peoples.

Inspired by a traditional Aboriginal icon that symbolises a meeting place - on either side of the concentric circles, employment journey pathlines lead in towards the central meeting place, where the dots and lines converge and disperse outwards.

The dots and lines symbolise Aboriginal and Torres Strait Islander people who enter into ANZ's career pathways and find successful employment roles within and across the ANZ organisation."

# EXTERNAL ABORIGINAL AND TORRES STRAIT ISLANDER ADVISOR

To embed a voice representing Aboriginal and Torres Strait Islander peoples and an external point of view we have created an Aboriginal and Torres Strait Islander Advisor role to sit on our RAP Steering Committee.

The Advisor will bring their experience in Aboriginal and Torres Strait Islander affairs to guide, educate and challenge the group. Our first Advisor is Benson Saulo.

At 15 years of age, Benson Saulo started an Aboriginal and Torres Strait Islander school-based traineeship with ANZ, just the third person to join the program.

At 20, Benson and one other banker managed a portfolio of 98 businesses through the Global Financial Crisis.

At 21, he was selected from 300 applicants as the Australian Youth Representative to the United Nations (UN). Here he represented the voices of over 27,000 young Australians at the UN General Assembly, leading negotiations on behalf of Australia for the UN's Convention on the Rights of the Child.

At 23, he co-founded the National Indigenous Youth Leadership Academy (NIYLA), an organisation focused on bringing together and empowering young Indigenous people to make positive change both in their communities and nationally.

Less than a decade later, Benson was named Australia's consul-general to the US, making history as the first Aboriginal and/or Torres Strait Islander to take up the post. In 2020, Benson came full circle with ANZ and was appointed as ANZ's External Indigenous Advisor.

Growing up in Tamworth, New South Wales, Benson says making it to where he is today didn't even factor in his mind as a possibility.

"When I started at ANZ at 15, there weren't many Aboriginal faces on the main strip in town and there were a few people who refused to be served by me," he remembers. Despite his early successes when he moved into the business banking team at ANZ, Benson says he sometimes felt out of place and struggled with imposter syndrome.

"Often in rooms full of people I wasn't just the only Aboriginal person at the table but I was often the youngest [person] too and I couldn't shake the thoughts of 'who am I to be here? I dropped out of university at 18, I shouldn't be here,'" he says.

Taking a lesson from the age-old adage 'dress for the job you want, not the job you have,' Benson says he often used polished, three-piece suits to wrangle his imposter syndrome. "My grandfather always dressed really well and this felt to me like a sort of suit of armour, I could walk into the room and feel okay," he said.

In what's, unfortunately, an all-too-familiar story, Benson says his corporate life hasn't been without barriers and experiences of discrimination. Yet he firmly believes in the power of strong leadership to foster inclusion and improve workplace culture.



**"IT'S UP TO ALL PEOPLE, NOT JUST THE LEADERS TO CREATE AN INCLUSIVE AND WELCOMING ENVIRONMENT. THE BEST WORKPLACES ARE THE ONES THAT ENABLE PEOPLE TO BRING THEIR WHOLE SELVES TO WORK EACH DAY."**

# FOCUS AREAS

## **Improve our understanding of Indigenous cultures to create culturally safe spaces, show respect and combat racism**

We want our employees to learn more about race relations and Australia's reconciliation journey.

We will provide our employees opportunities and resources to improve their understanding and knowledge of the shared and truthful history of Australia.

We commit to improving our cultural competency as an organisation to ensure our workplace is culturally safe and supportive for Aboriginal and Torres Strait Islander employees, customers and communities.

## **Provide employment and career progression to enable economic participation**

We want a greater number of Aboriginal and Torres Strait Islander people in our employee base.

To do this, we will implement more effective ways to advertise so that we reach the right audience.

We will start providing opportunities for our Aboriginal and Torres Strait Islander employees to develop and progress their careers.

## **Improve the financial wellbeing of individuals to develop financial resilience**

We want more Aboriginal and Torres Strait Islander people to benefit from our programs.

As we rely on participants seeking out our programs and choosing to use them, we will run targeted promotion of our programs to Aboriginal and Torres Strait Islander people and communities.

We will also use research and feedback to increase our understanding of Aboriginal and Torres Strait Islander peoples' financial literacy and capability needs to improve our programs.

## **Build the capacity of Indigenous business & organisations to enable economic participation**

We want to support the growth of Aboriginal and Torres Strait Islander owned businesses.

As a bank, we have unique skills and knowledge that we can share with business owners to help them grow and thrive.

We will invest in Aboriginal and Torres Strait Islander business owners to build their capacity and capability. We will also implement a commercial banking proposition suited to Aboriginal and Torres Strait Islander businesses.





# RELATIONSHIPS

Respectful and genuine relationships enable us to learn from each other.

Our business is built on the strength of our relationships and partnerships. The success of our commitments in this RAP depends not only on the programs we have in place, but also on the power of the relationships we build with Aboriginal and Torres Strait Islander communities and customers.

Action	Deliverable	Timeline	Accountability
<b>Establish and maintain mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.</b>	Meet with local Aboriginal and Torres Strait Islander stakeholders and organisations to continuously improve guiding principles for engagement.	Sept 2022 Sept 2023 Sept 2024	Secretariat
	Review, update and implement an engagement plan to work with Aboriginal and Torres Strait Islander stakeholders.	Mar 2022	Secretariat
	Maintain Aboriginal and Torres Strait Islander Employee Reference Group.	Sept 2022 Sept 2023 Sept 2024	Secretariat
	Establish and maintain four formal two-way partnerships with Aboriginal and Torres Strait Islander communities or organisations with each partnership aligned to one of our four focus areas.	Sept 2024	Secretariat
<b>Build relationships through celebrating National Reconciliation Week (NRW).</b>	Circulate Reconciliation Australia's NRW resources and reconciliation materials to all Australia based employees.	May 2022 May 2023 May 2024	Reconciliation Network Chair
	RAP Steering Committee, RAP Working Group and Reconciliation Network Committee members to participate in one external and one internal NRW event each year.	27 May - 3 June 2022 27 May - 3 June 2023 27 May - 3 June 2024	Executive Sponsor Inclusion and Talent Manager
	Facilitate access for our Australia based employees to attend at least 10 NRW activities each year.	27 May - 3 June 2022 27 May - 3 June 2023 27 May - 3 June 2024	Reconciliation Network Chair
	Organise an annual virtual NRW event that is promoted to and accessible to all Australia based employees and external stakeholders.	27 May - 3 June 2022 27 May - 3 June 2023 27 May - 3 June 2024	Reconciliation Network Chair

Action	Deliverable	Timeline	Accountability
<b>Build relationships through celebrating National Reconciliation Week (NRW).</b> <b>(continued)</b>	We will raise awareness and engagement with NRW across our branch network by showcasing NRW across all digital screens.	27 May - 3 June 2022 27 May - 3 June 2023 27 May - 3 June 2024	Inclusion and Talent Manager
	We will recognize NRW on ANZ's social media accounts.	27 May - 3 June 2022 27 May - 3 June 2023 27 May - 3 June 2024	Head of Corporate Communications
	Register National Reconciliation Week events via Reconciliation Australia's website.	27 May - 3 June 2022 27 May - 3 June 2023 27 May - 3 June 2024	Reconciliation Network Chair
<b>Promote reconciliation through our sphere of influence.</b>	Implement strategies to engage all employees to drive reconciliation outcomes.	Sept 2022	Inclusion and Talent Manager Head of Corporate Communications
	Implement strategies to positively influence our external stakeholders to drive reconciliation outcomes.	Sept 2022	Inclusion and Talent Manager
	Collaborate with the Reconciliation Industry Network Group at least twice yearly to build and advance shared reconciliation initiatives including: <ul style="list-style-type: none"> <li>• Business and economic development,</li> <li>• Regional access,</li> <li>• Leadership and career pathways, and</li> <li>• Hardship and financial wellbeing.</li> </ul>	Feb 2022 Sept 2022 Feb 2023 Sept 2023 Feb 2024 Sept 2024	Inclusion and Talent Manager
	Attend annual Reconciliation Australia Learning Circles and other Reconciliation Australia led collaborative forums.	Feb 2022 Sept 2022 Feb 2023 Sept 2023 Feb 2024 Sept 2024	Inclusion and Talent Manager
	Demonstrate our commitment to reconciliation publicly by having a statement on the ANZ website.	Dec 2021	Inclusion and Talent Manager
	Promote reconciliation activities through our Reconciliation Network newsletter.	Sept 2022 Sept 2023 Sept 2024	Reconciliation Network Chair

Action	Deliverable	Timeline	Accountability
<b>Promote reconciliation through our sphere of influence.</b> <b>(continued)</b>	Communicate our commitment to reconciliation publicly through at least three social media posts each year, referencing our RAP.	Sept 2022 Sept 2023 Sept 2024	Head of Corporate Communications
	Launch our RAP at a public event with external stakeholders.	March 2022	Executive Sponsor
	Collaborate with three RAP and other like-minded organisations per year to share learnings and challenges on delivering on reconciliation outcomes.	Sept 2022 Sept 2023 Sept 2024	Inclusion and Talent Manager
<b>Promote positive race relations through anti-discrimination strategies.</b>	Continuously improve HR policies and procedures concerned with anti-discrimination.	Sept 2022 Sept 2023 Sept 2024	Tribe Lead Working Well
	Engage with Aboriginal and Torres Strait Islander employees and advisors to improve our anti-discrimination policy.	Sept 2022 Sept 2023 Sept 2024	Tribe Lead Working Well
	Update our online Aboriginal and Torres Strait Islander Cultural Awareness training course with updated information on race relations and impacts of racism.	Sept 2024	Inclusion and Talent Manager
	Communicate an anti-discrimination policy for our organisation.	Sept 2022	Tribe Lead Working Well
	Research strategies to better understand race relations and provide learnings to our employees.	Sept 2023	Inclusion and Talent Manager
	Provide ongoing education opportunities for senior leaders and managers on the effects of racism.	Sept 2024	Inclusion and Talent Manager
	Senior leaders will publicly support anti-discrimination campaigns, initiatives or stances against racism.	Sept 2024	Head of Corporate Communications Inclusion and Talent Manager

# CULTURAL CAPABILITY WITH BLACKCARD

In late 2019, we engaged with [BlackCard](#) to provide face-to-face cultural capability training to selected members of our staff. Since then, more than 500<sup>1</sup> employees across the country have taken part in BlackCard training.

This accredited program is designed to help participants deepen their knowledge of Aboriginal perspectives to apply skills that improve their cultural capability on the job to engage more effectively and strengthen relationship with Aboriginal people. The approach requires strengthening ethical behaviour enabling all people to understand and undertake respectful relationships with each other.

BlackCard's programs are informed and guided by Aboriginal Terms of Reference which include: law, philosophy, ethics and governance. The programs are based

on all the vast knowledge and experience that Aboriginal people have accumulated, developed and practiced over many thousands of years.

Cultural capability training is delivered by BlackCard's experienced team of educators and Elders and goes beyond cultural awareness with focus on participants developing cultural capability and implementing their learning into their role.

**Below:** BlackCard Elder Charlie Watson and BlackCard Managing Director Mundanara Bayles with ANZ Northern Queensland, Northern Territory and NSW Retail Leadership teams.

1. Figure correct at time of publishing.





# RESPECT

True respect for the unique skills, knowledge, cultural protocols and experiences of Aboriginal and Torres Strait Islander Australians comes from listening and learning.

We believe that having a culturally aware workforce is foundational to being able to have impactful relationships with Aboriginal and Torres Strait Islander customers, partners, employees and communities. Our ability to deliver on our RAP outcomes is wholly dependent on our staff engaging with and contributing to our plan.

Action	Deliverable	Timeline	Accountability
<b>Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights through cultural learning.</b>	Conduct a review of cultural learning needs within our organisation.	Dec 2022	Inclusion and Talent Manager
	Consult Aboriginal and Torres Strait Islander employees and advisors on the implementation of a cultural learning strategy.	Sept 2022	Inclusion and Talent Manager
	Implement and communicate a cultural learning strategy for our Australia based employees.	Feb 2023	Inclusion and Talent Manager
	300 Australia based employees attending face-to-face cultural awareness training including: <ul style="list-style-type: none"> <li>• RAP Working Group and RAP Steering Committee,</li> <li>• Culture and People partners,</li> <li>• Talent Acquisition partners,</li> <li>• Branch employees,</li> <li>• Reconciliation Network Committee members,</li> <li>• Line managers of all Aboriginal and Torres Strait Islander trainees, and</li> <li>• Banking consultants on the Aboriginal and Torres Strait Islander customer phone line.</li> </ul>	Sept 2024	Inclusion and Talent Manager
	Provide opportunity to participate in face-to-face cultural awareness training to two community partners each year.	Sept 2022 Sept 2023 Sept 2024	Inclusion and Talent Manager
	Ensure that induction for all new ANZ employees promotes awareness of our commitment to: <ul style="list-style-type: none"> <li>• creating a diverse and vibrant workforce,</li> <li>• employing Aboriginal and Torres Strait Islander Australians, and</li> <li>• our networks for all team members to connect and learn about Aboriginal and Torres Strait Islander cultures and communities.</li> </ul>	Sept 2022 Sept 2023 Sept 2024	Joiners and Movers Tribe Lead

Action	Deliverable	Timeline	Accountability
<b>Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights through cultural learning.</b> (continued)	Implement online Aboriginal and Torres Strait Islander Cultural Awareness training as mandatory for all Australia based employees.	Sept 2024	Inclusion and Talent Manager
	Update our online Aboriginal and Torres Strait Islander Cultural Awareness training course with updated information on Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights.	Sept 2024	Inclusion and Talent Manager
	Establish Executive RAP Champions group with a cultural learning journey including platforms for Champions to share learnings with all employees.	Sept 2022	Inclusion and Talent Manager
	100 employees to participate in local cultural experiences to better understand the cultural history of the land we work on.	Sept 2024	Inclusion and Talent Manager
<b>Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.</b>	Provide opportunities for Australia based employees to attend lecture series from external advisors to better understand the cultural history of the land we work on, the importance of cultural protocols and to build confidence conducting them.	Sept 2022	Inclusion and Talent Manager
	Implement and communicate a cultural protocol document tailored for all local communities our head offices are based, including protocols for Welcome to Country and Acknowledgement of Country.	Sept 2022	Head of Corporate Communications
	Embed in template communications briefings Acknowledgement of Country (or other appropriate protocols) for delivery by Australia based employees and senior leaders at public events.	Sept 2022	Head of Corporate Communications
	Update our online Aboriginal and Torres Strait Islander Cultural Awareness training course with updated information on Aboriginal and Torres Strait Islander cultural protocols.	Sept 2024	Inclusion and Talent Manager
	Co-design with local Aboriginal and Torres Strait communities to build Aboriginal language and cultural history installations into our head offices including: <ul style="list-style-type: none"> <li>Acknowledgement of Country plaques,</li> <li>using local language to name meetings rooms, spaces and buildings including information that explain the language used,</li> <li>where possible, include Traditional Owners in office address,</li> <li>when we refurbish a branch, incorporating Aboriginal and Torres Strait Islander design features, and</li> <li>communicating design changes to continue to educate, recognise and celebrate cultural protocols.</li> </ul>	Sept 2023	Group GM Property
	An Acknowledgement of Country to be displayed at all ANZ branches.	Dec 2023	Inclusion and Talent Manager
	Explore best practices for implementing a cultural leave policy for Aboriginal and Torres Strait Islander employees.	Sept 2023	Reward & Pay Tribe Lead

Action	Deliverable	Timeline	Accountability
<b>Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.</b>  (continued)	Invite a local Traditional Owner or Custodian to provide a Welcome to Country or other appropriate cultural protocol at three significant events each year.	Sept 2022 Sept 2023 Sept 2024	Head of Corporate Communications
	Include an Acknowledgement of Country or other appropriate protocols at the commencement of important meetings.	Sept 2022 Sept 2023 Sept 2024	Head of Corporate Communications
<b>Engage with Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC Week.</b>	RAP Steering Committee to participate in an external NAIDOC Week event annually.	July 2022 July 2023 July 2024	Inclusion and Talent Manager
	Review HR policies and procedures to remove barriers to employees participating in NAIDOC Week.	May 2022 May 2023 May 2024	Reward & Pay Tribe Lead
	Promote NAIDOC week in branches by sharing NAIDOC week theme and encourage employees to attend events, share stories with colleagues and share on internal social media / websites.	June - July 2022 June - July 2023 June - July 2024	Inclusion and Talent Manager Reconciliation Network Chair
	Support employees in each head office to attend one NAIDOC week per year and share their experience on ANZ's internal social media / websites.	July 2022 July 2023 July 2024	Inclusion and Talent Manager Reconciliation Network Chair
	In consultation with Aboriginal and Torres Strait Islander stakeholders, support at least one external NAIDOC Week event each year by sponsoring or hosting the event.	July 2022 July 2023 July 2024	Inclusion and Talent Manager



**Left:** Indigenous Marketplace held at ANZ Centre during NAIDOC Week 2019.

# ABORIGINAL AND TORRES STRAIT ISLANDER BUSINESS GROWS EVEN AS CRISIS THROWS UP NEW CHALLENGES

Vivid Indigenous Services (VIS) is the brainchild of Scott Agnew, a founder of Vivid Property Services (VPS), and Susan Moylan–Coombs, Director of The Gaimaragal Group.

Scott and Susan wanted to provide more than cleaning and maintenance services, they set out to improve Aboriginal and Torres Strait Islander employment and business ownership, from metropolitan to remote communities across Australia – and they're making tremendous inroads.

ANZ branches in Australia's Capital Territory (ACT) have been clients of VIS for many years, with big sister company VPS providing cleaning services to branches in Victoria, Tasmania, South Australia and the Northern Territory.

When VIS secured the cleaning services contract for ANZ branches in Queensland through JLL in 2020, they grew from servicing just seven ANZ branches to more than 100 that same year. With administration and infrastructure already in place, expansion was seamless and importantly provided a spike in employment opportunities for Indigenous communities across the state.

The ACT contract allowed all parties to 'dip their toes' in the water and start small. JLL National Vendor Manager Guy Cartwright is firm that making sure the expansion was done in a sustainable way that wasn't going to be detrimental to the relationship, delivery or employment was critical.

"Through our expansion with VIS we are partnering with a provider who has growth, development, support and opportunities within Indigenous communities at the forefront of their business as well as offering a valuable service to ANZ" Guy says.

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**WITH EXPANSION COMES THE ADDED OPPORTUNITY TO INCREASE FUNDING AND A GREATER ABILITY TO INVEST IN THE COMMUNITY.**

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As the business has grown, key philanthropic priorities have shifted to focus on funding for community groups, partnerships and initiatives. This also includes scholarships, career pathways and investment in specific Indigenous communities to help them become self-sufficient and sustainable moving into the future.

The expanded contract has also enabled VIS to work alongside the Jonathan Thurston(JT) Academy. Michelle says "It has helped facilitate engagement with other Indigenous businesses creating new opportunities for employment throughout Queensland."



# CREATING TWO WAY LEARNING OPPORTUNITIES

We facilitate branch employees to attend MoneyBusiness facilitator training, which are provided by ANZ to community workers and financial counsellors working with Indigenous communities.

Phil Brown, District Manager in New South Wales, participated in the training in November 2019. "I was surprised at the unique challenges of living and banking in remote communities. There are opportunities to better align our bank protocols to make them more culturally appropriate, easy and inclusive."

"One of the learnings I took away was the power of storytelling. It's been key to the transference of knowledge for Indigenous people for over 60,000 years, and as a leader there is a lot we can learn and employ every day to help us empower and enhance our staff and customers' learning."

The involvement of our employees in this training aims to deepen their awareness of the issues faced by our Indigenous customers and establish appropriate referral pathways for customers who could benefit from additional money management support.



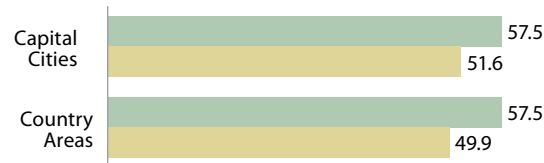
## Financial wellbeing indicator

**57.5** General Population

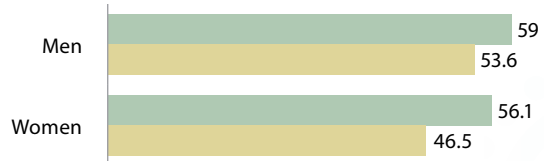
**50.9** Aboriginal and Torres Strait Islander peoples



## Financial wellbeing indicator by geographic area



## Financial wellbeing indicator by gender



Source: ANZ Roy Morgan Financial Wellbeing Indicator March 2021.

## Financial attitudes

	General population 14+	Aboriginal and Torres Strait Islander peoples
I feel financially stable at the moment (agree)	58%	53%
I feel confident about managing my finances (agree)	72%	67%
I have planned enough to make sure I will be financially secure in the future (agree)	53%	51%
I often feel my debt levels are out of control (agree)	18%	29%





# OPPORTUNITIES

Helping to improve the social and economic wellbeing of Aboriginal and Torres Strait Islander Australians is a key part of ANZ's overall social responsibility.

We are committed to attracting and retaining a diverse workforce that reflects our customer base, enabling social and financial participation of Aboriginal and Torres Strait Islander peoples, as well as building the capacity of Aboriginal and Torres Strait Islander businesses.

Action	Deliverable	Timeline	Accountability
<b>Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention and professional development.</b>	Engage with Aboriginal and Torres Strait Islander employees to consult on our recruitment, retention and professional development strategy.	Sept 2022	Joiners and Movers Tribe Lead Inclusion and Talent Manager
	Implement a revised Aboriginal and Torres Strait Islander recruitment, retention and professional development strategy.	Sept 2023	Joiners and Movers Tribe Lead Inclusion and Talent Manager
	Implement exit interviews and use data insights to update the Aboriginal and Torres Strait Islander recruitment, retention and professional development strategy.	Sept 2022	Joiners and Movers Tribe Lead
	Aboriginal and Torres Strait Islander Recruitment Specialist to actively coach and mentor Aboriginal and Torres Strait Islander applicants and new hires.	Sept 2022 Sept 2023 Sept 2024	Joiners and Movers Tribe Lead
	Aboriginal and Torres Strait Islander Recruitment Specialist to build relationships with Hiring Managers to build capability regarding Aboriginal and Torres Strait Islander recruitment.	Sept 2022 Sept 2023 Sept 2024	Joiners and Movers Tribe Lead
	Imbed the RAP in our recruitment, attraction, career development, and off-boarding propositions to ensure we are adopting leading practices for Aboriginal and Torres Strait Islander peoples.	Sept 2023	Joiners and Movers Tribe Lead
	Offer three professional development opportunities to all Aboriginal and Torres Strait Islander employees each year.	Sept 2022 Sept 2023 Sept 2024	Inclusion and Talent Manager

Action	Deliverable	Timeline	Accountability
<b>Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention and professional development.</b> <b>(continued)</b>	Advertise quarterly in specialised Aboriginal and Torres Strait Islander newspapers and websites.	Sept 2022 Sept 2023 Sept 2024	Joiners and Movers Tribe Lead
	Implement an external professional mentoring program for Aboriginal and Torres Strait Islander employees.	Sept 2023	Inclusion and Talent Manager
	Pilot Full Time Traineeship program outside of our Branch Network.	Sept 2022	Inclusion and Talent Manager
	Evaluate success and sustainability of Aboriginal and Torres Strait Islander Cadetship pilot.	Sept 2022	Inclusion and Talent Manager
	Review HR and recruitment procedures and policies to remove barriers to Aboriginal and Torres Strait Islander participation in our workplace.	Sept 2023	Joiners and Movers Tribe Lead
	2% of all external hires in Australia are Aboriginal and/or Torres Strait Islander employees.	Sept 2024	Joiners and Movers Tribe Lead
	Maintain a retention rate of Aboriginal and Torres Strait Islander employees that is equal to non-Aboriginal and Torres Strait Islander employees.	Sept 2024	Joiners and Movers Tribe Lead
<b>Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.</b>	Implement a revised Aboriginal and Torres Strait Islander procurement strategy.	Sept 2022	Chief Procurement Officer
	Maintain Supply Nation and State Aboriginal Chambers of Commerce annual memberships and pursue opportunities to deepen our engagement with them. <ul style="list-style-type: none"> <li>• Maintain memberships and pursue collaborative opportunities.</li> <li>• Explore additional memberships and pursue collaborative opportunities.</li> </ul>	Sept 2024	Chief Procurement Officer
	Review and update procurement practices to remove barriers to procuring goods and services from Aboriginal and/or Torres Strait Islander businesses.	Sept 2022 Sept 2023 Sept 2024	Chief Procurement Officer
	Develop guides to educate buyers and support increased procurement of goods and services from Aboriginal and Torres Strait Islander businesses to employees and conduct communications to raise awareness.	Sept 2023	Chief Procurement Officer
	Maintain commercial relationships with at least 15 Aboriginal and/or Torres Strait Islander businesses.	Sept 2022 Sept 2023 Sept 2024	Chief Procurement Officer
	Spend \$6 million with Aboriginal and Torres Strait Islander owned businesses.	Sept 2024	Chief Procurement Officer
	Train sourcing employees in contracting Aboriginal and Torres Strait Islander owned businesses through Supply Nation or an equivalent organisation.	Sept 2024	Chief Procurement Officer

Action	Deliverable	Timeline	Accountability
<b>Support the Aboriginal and Torres Strait Islander business community through training and banking relationships.</b>	Implement a commercial banking proposition for Aboriginal and Torres Strait Islander owned businesses.	Sept 2024	State General Manager Business Banking
	Actively promote ANZ Business Growth training programs to Aboriginal and Torres Strait Islander businesses.	Sept 2022 Sept 2023 Sept 2024	State General Manager Business Banking
<b>Increase understanding of financial literacy and capability needs of Aboriginal and Torres Strait Islander peoples.</b>	Utilise research, including feedback from MoneyBusiness facilitators and Aboriginal and Torres Strait Islander participants, to improve our programs.	Nov 2021 Nov 2022 Nov 2023	Head of Financial Inclusion
	Employees located in remote or very remote branches to attend MoneyBusiness sessions.	Sept 2022 Sept 2023 Sept 2024	Head of Financial Inclusion
<b>Encourage greater Aboriginal and Torres Strait Islander participation in our financial capability programs.</b>	Provide at least six MoneyBusiness facilitator training sessions to community workers and financial counsellors working in remote communities each year.	Sept 2022 Sept 2023 Sept 2024	Head of Financial Inclusion
	Work with MoneyMinded training partners to target local service providers that can deliver to Aboriginal and Torres Strait Islander peoples where MoneyMinded is the more appropriate program.	Sept 2022 Sept 2023 Sept 2024	Head of Financial Inclusion
	Promote MoneyMinded Online to Aboriginal and Torres Strait Islander peoples where face-to-face workshops are not possible.	Sept 2022 Sept 2023 Sept 2024	Head of Financial Inclusion
	Continue to implement campaigns to target promotion of Saver Plus to Aboriginal and/or Torres Strait Islander peoples.	Sept 2022 Sept 2023 Sept 2024	Head of Financial Inclusion



**Left:** ANZ RAP artwork plates created by BYNM Indigenous Designs.

# JOURNEY FROM TRAINEE TO GRADUATE

Bradley Sagers is from the small town of Devonport in Tasmania. At just 23 years of age, his journey to being part of the ANZ Graduate Program spans seven years.

From quite a young age I knew that I was good with numbers. I followed that passion, but questioned where it could take me. After I completed year 10, I was told by my teachers that if I wanted to continue with learning and pursue a career, I had to go to college and eventually university. After sitting down with the pathway planner, we decided, rather than being the next best leg-spinner for the Australian Cricket Team, I should pursue my passion for maths and numbers. He suggested I try out for an Indigenous school-based traineeship. So at the age of 16, I worked towards a traineeship at my local ANZ branch as a bank teller for two to three days a week, while completing my final years of school.

Those two years went by so fast, but they were the most valuable years of my life. The lessons I learned, and the people I learned from, were so special and it was an absolute privilege to be exposed to this, at that age.

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**I COULD ALSO SHARE THE MISTAKES I MADE ALONG THE WAY, AND HONESTLY, MAKING MISTAKES ALLOWED ME TO LEARN FROM THEM, IMPROVE AND BE BETTER EACH DAY.**

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I continued to work for ANZ as a full-time trainee for a year after school, still unsure of where to go or what I wanted to do with my career. Looking back now, it was a pivotal point in my life. I was a full-time trainee learning the responsibilities of being the business teller, and I slowly took on more responsibilities. Talking to all my business customers and hearing about how their business was going inspired me to learn more about 'business'. As my interest grew, I found my drive to learn what was happening in the business sector of the branch in Devonport. I can imagine that I was chewing the ear off the business staff with all the questions I had about what they were doing. Whenever I was on my lunch break, I would sit in their office and ask them questions.

After that, I made the decision to move away for university. I moved to Hobart by myself, with no family or friends there, so it was really tough. I knew that if I wanted to get anywhere to further my career, I needed a degree first.

After graduating, and finally reaching the goal that I set for myself back when I was working as a trainee, I knew I wanted to end up back with ANZ because they were a huge part of the reason I am where I am.

To all trainees and future graduates, anything is possible. My experience is testament to the value of ANZ programs and that they are designed to help you learn. It doesn't matter if you don't know what you want to do or where you want to go, just keep kicking goals and working hard.

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**HARD WORK PAYS OFF WHEN YOU PUT YOUR MIND TO IT. YOU ARE ONLY LIMITED TO YOUR OWN IMAGINATION AND DETERMINATION, AND EVERYTHING HAPPENS FOR A REASON.**

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# GOVERNANCE

Action	Deliverable	Timeline	Accountability
<b>Establish and maintain an effective RAP Steering Committee (RAP SC) to drive governance of the RAP.</b>	Ensure there is at least one Aboriginal and/or Torres Strait Islander employee representative on the RAP SC.	Sept 2022 Sept 2023 Sept 2024	Secretariat
	Ensure there is an external Aboriginal and/or Torres Strait Islander advisor on the RAP SC.	Sept 2022 Sept 2023 Sept 2024	Secretariat
	Annually review Terms of Reference for the RAP SC.	Sept 2022 Sept 2023 Sept 2024	Secretariat
	Meet at least four times per year to oversee implementation of RAP commitments.	Sept 2022 Sept 2023 Sept 2024	Secretariat
<b>Establish and maintain an effective RAP Working Group (RAP WG) to drive governance of the RAP.</b>	Ensure there is at least one Aboriginal and/or Torres Strait Islander employee representative in the RAP WG.	Sept 2022 Sept 2023 Sept 2024	Secretariat
	Annually review Terms of Reference for the RAP WG.	Sept 2022 Sept 2023 Sept 2024	Secretariat
	Meet at least four times per year to oversee implementation of RAP commitments.	Sept 2022 Sept 2023 Sept 2024	Secretariat
<b>Provide appropriate support for effective implementation of RAP commitments.</b>	Annually review and embed resources needed to implement RAP deliverables.	Sept 2022 Sept 2023	Executive Sponsor
	Embed key RAP actions in performance expectations of senior management and all staff.	Sept 2022 Sept 2023 Sept 2024	Inclusion and Talent Manager
	Embed appropriate systems and capability to track, measure and report on RAP commitments.	Dec 2022	Inclusion and Talent Manager
	Maintain a RAP executive sponsor from senior management.	Sept 2022 Sept 2023 Sept 2024	Secretariat
	Australia Division Inclusion team members to document a minimum of 40 hours of learning relating to reconciliation per year.	Sept 2022 Sept 2023 Sept 2024	Inclusion and Talent Manager

Action	Deliverable	Timeline	Accountability
<b>Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally.</b>	Participate in Reconciliation Australia's RAP Impact Measurement Questionnaire.	Sept 2022 Sept 2023 Sept 2024	Inclusion and Talent Manager
	Provide all Australia based employees access to current RAP progress.	Sept 2022 Sept 2023 Sept 2024	Inclusion and Talent Manager
	Continue to participate in Reconciliation Australia's biennial Workplace RAP Barometer and grow ANZ participation by 15% from last survey.	Apr 2022	Inclusion and Talent Manager
	Report progress summary against our RAP commitments annually in our Environment, Social and Governance (ESG) report.	Dec 2021 Dec 2022 Dec 2023	Inclusion and Talent Manager
	Publicly report against our RAP commitments annually, outlining achievements, challenges and learnings.	Dec 2022 Dec 2023	Inclusion and Talent Manager
	Report against ESG target half yearly to the Ethics & Responsible Business Committee.	June 2022 June 2023 June 2024	Inclusion and Talent Manager
	Report against ESG target yearly to the Ethics, Environment, Social and Governance Board Committee.	Dec 2022 Dec 2023	Inclusion and Talent Manager
<b>Continue our reconciliation journey by developing our next RAP.</b>	Register via Reconciliation Australia's website to begin developing our next RAP when we are 12 months from expiration of our current RAP.	Sept 2023	Inclusion and Talent Manager

