

for and with you

Corporate Report
2022.

Beyond Bank
AUSTRALIA

Beyond Bank
AUSTRALIA

Acknowledgement of Country.



Artwork by Claude Carter has been sourced through the Foundation for Indigenous Sustainable Health for our West Leederville hub. The grey represents the limestone country which is the area the Gindi (bush plum in Gooniyandi/Jau) is collected from. Claude is a Gooniyandi man from Bawoorrooga Community 100km east of Fitzroy Crossing who has been painting professionally since 2005.

Beyond Bank proudly acknowledges Australia's Aboriginal and Torres Strait Islander community and their rich culture and pays respect to their Elders past and present. We acknowledge Aboriginal and Torres Strait Islander peoples as Australia's first peoples and as the Traditional Owners and custodians of the land and water on which we rely.

We recognise and value the ongoing contribution of Aboriginal and Torres Strait Islander peoples and communities to Australian life and how this enriches us. We embrace the spirit of reconciliation, working towards the equality of outcomes and ensuring an equal voice.

Front cover: Crystal Crossman, whose story can be found on pages 62-63

Message from our Chair and CEO.	6
Performance.	10
Our strategic priorities.	11
Corporate governance.	12
For and with customers.	24
For and with community.	34
For and with each other.	58
Our B Corp impact.	76

for and with you

Beyond Bank really is different. We're not a big bank. Instead, we are customer-owned and purpose-driven.

We exist to create and return value for you, our customers, and your community.

We use our profits to strengthen communities, and we are for and with you on your journey to financial wellbeing.

That is how we are different, and that is how we change lives.

We are for and with you.



Left to right: Scott McNicol, Trudi Brown, Imogen Cunningham, Nathan Bell from the Sale branch.

Message from our Chair and CEO.

It is with great pleasure that we present this Corporate Report for the 2021/22 year.

Beyond Bank Australia is owned by its 280,000 customers, and our relationships and the connection with our communities are central to how we operate and deliver relevant and innovative services for you.

Our bank has been operating for more than 60 years across Australia and our objective of being the best for you and your communities has been our mantra since our first owners came together to connect and, through cooperation, create the business we have today. Those first owners had the wisdom and foresight to ensure that purpose and values were placed at the core of our business. They knew, as we do now, that if purpose and value are at our core, we can create a place where relationships come alive, emotional bonds are formed, and people feel a sense of belonging.

Fast forward to today and our commitment to purpose and values is as strong as ever. So too, is our commitment to creating the very best relationships and connections. It has undoubtedly been a challenging time for many during the past two and a half years, and we are proud to have supported our owners and our communities in navigating the challenges, reinforcing that your Bank is for and with you every step of the way.

For and with you.

As a customer-owned bank serving the needs of more than 280,000 customers, we aim to make a difference every day. We do this through understanding that each of you has your own needs, and we need to respond and anticipate your needs accordingly.

This year, we received independent recognition for our work when your Bank was named the best bank in Australia by Forbes on its fourth annual list of the World's Best Banks.

Forbes surveyed more than 45,000 customers worldwide in 14 languages to seek their opinions on their current and former bank relationships. Our customers rated us Number 1 on general satisfaction and critical metrics such as trust, fees, digital services and financial advice.

Ms Sandra (Sam) Andersen

Chair, Beyond Bank Australia.

Mr Robert Keogh

Chief Executive Officer, Beyond Bank Australia.

The award reinforces our long-held approach that good outcomes for all will follow when you, our customer-owners, are at the centre of everything we do.

We were also proud to be the winner of Canstar's Customer Owned Bank of the Year - Digital Banking in 2022. This marked Beyond Bank's eighth year of Canstar digital banking awards, having won every Canstar award in this category since 2015, demonstrating our commitment to excellence in digital banking for you.

Customer satisfaction is central to Beyond Bank's approach. We measure this at every interaction you have with the bank. In 2021/22, your satisfaction level averaged 94%, highlighting our objective to be the best for you. Our people do many things to deliver such an outstanding result and we have showcased just a few of those wonderful stories in this report.

For and with our people.

We achieve what we do because of our people. We are fortunate at Beyond Bank to have a truly incredible (and values-based) workforce driven by genuine care for you and an ongoing commitment to connection and collaboration. Our people do the little things others don't; they take the time to listen, anticipate and deliver on needs, always striving to make things simple and easy.

Throughout the pandemic, our people have enabled us to keep our doors open and provide much-needed support to you and your communities. This has, of course, been in the face of the many challenges that they have faced in their own lives during this time.

We believe our relationship with you directly reflects our relationships with each other. Trusted and connected relationships with you can only be achieved if we have trusted and connected relationships with each other.

That's why it is so important and pleasing that our employee engagement remained well above our target of 75% and finished the year at 86%.

Our Culture Barometer, a combination of external and internal customer satisfaction, staff engagement and risk culture, is measured regularly throughout the year. We exceeded our expectations with a score of 86% at the close of the financial year against a target of 84%.

We hope this report provides a small insight into the many things our people do to change lives and build stronger communities.

For and with our community.

Since our inception, our focus has always been on doing what we can to contribute to and build stronger communities. Our focus on driving positive community outcomes has continued through 2021/22 through the work of the Beyond Bank Foundation and our community development programs. This has enabled us to deliver on our objective to create positive change for people and strengthen the communities in which we operate.

We are proud of our partnerships with more than 5,000 community organisations. We were the first bank in Australia to become an accredited B Corporation. B Corps focus on a different way of doing business and doing good for all stakeholders, not just shareholders. We are among the top B Corp banks in the world.

We also recognised some time ago the importance of providing support to workers across a number of community sectors through salary packaging services. Our efforts continued over the 2021/22 year supporting more than 45,865 workers and their community organisations.





In the 2021/22 financial year, our community highlights include:

- Over \$630,000 in community contributions via our unique Community Reward Program
- Supporting charities with our Double Donation campaign for the second time, raising over \$278,000 for 16 charity partners
- \$1,322,446 of investment in our local communities via the Beyond Bank Foundation and our Community Development Investments program.

The impact of these activities is often significant and moving, and some of the stories contained throughout this report demonstrate this well.

It is also critical to note the ever-important role that the branch plays in supporting and building local communities. We have long recognised that our branches are a place where people can come together and connect. With a branch footprint that includes 46 locations across metropolitan and regional Australia, our people are able to deliver each and every day for local communities.

Business results and highlights.

Despite the many challenges in the macro environment, the business results over the past financial year have been solid, which reinforces our different business approach.

For the second consecutive year, our profitability reached record levels with a net profit after tax of \$35.5m. All this profit is re-invested into our business, supporting investments in services, products and technology whilst consolidating our already strong capital position (our Capital Adequacy ratio at the end of the financial year was 16.33%), which is well above minimum prudential requirements.

Our assets grew by 6.9%, with deposits increasing by 9.6% and loans growing by 10.3%. Your Bank's credit quality, measured by accounts 30 days past due as a percentage of total loans outstanding, remained strong and arrears (0.37% at year-end) were maintained well below budget expectations. This outcome was achieved despite the challenges that some members have continued to face during the pandemic.

As always, our focus has been on continuing to support our customers in need wherever we possibly can.

The year saw \$1.943 billion in lending provided to assist customers in achieving their home ownership, personal and business goals. This was a record for the Bank and highlights the ability of our people to respond to the needs of our customers. The impact of this is not lost on us. We know that whenever we can assist someone with a home, car, personal or business loan, we positively contribute to that person's life and those around them. We also know that whenever a loan is provided to a customer, it has a multiplier effect in the community. The funds flow through into many industries and create employment opportunities for many community members.

It is important to note that the Bank accesses the wholesale market to support its funding to provide services to members at reasonable costs. Rating agencies play a critical role in assessing Beyond Bank Australia for this purpose. The Bank must ensure its operations are sound and meet the stringent requirements of the rating agencies. The Standard and Poor's rating of Beyond Bank Australia was maintained over the year, which will support our ongoing wholesale funding programs.

Finally, following our successful merger last financial year with Nexus Mutual in Victoria, we focused on strengthening our presence in that state. We were pleased to announce another merger in Victoria with Warrnambool's South West Credit Union. This increases our already strong portfolio and membership base in the region and further enhances our growth and diversification objectives. It has been terrific to welcome our new staff and owners in the Warrnambool region, and we look forward to positively impacting that community in the coming years.

The outlook.

Undoubtedly, the rising interest rate environment and cost-of-living pressures are taking their toll on many people across the country. A survey we commissioned in the last 12 months indicated that many people were uncomfortable with their level of financial wellbeing and would have to make several changes to their lifestyle to deal with the present challenges.

Our response to these challenges is already underway, and our strategic focus is firmly focused on being for and with our customers, our people, and our community. The customer and community affinity we aim to achieve is now more critical than ever.

Thank you for your support over the year. It is this support that encourages us to do what we do and help change the lives of our customers and strengthen communities which leads to a stronger bank. The following report highlights the real power of collective endeavour and its ability to create a better society for all.

We are proud to present this report on behalf of all of the dedicated people at Beyond Bank Australia.

Ms Sandra (Sam) Andersen
Chair,
Beyond Bank Australia

Mr Robert Keogh
Chief Executive Officer,
Beyond Bank Australia

Performance.

Building a sustainable business today, to change lives now and into the future.



94%

customer satisfaction



10.3%

lending growth



5,865

new homes for customers
(9,391 customers)



2,553

cars for customers
(3,422 customers)



Certified

142

impact score

Corporation

*certification pending

16.33%

Capital Adequacy ratio



Donated over
\$630,000

in community reward payments



\$1.3 million

in community grants and investments

7.55%

of profits reinvested into community programs and investments



6.5%

deposit portfolio growth



31,125

banking reviews for customers



86%

employee engagement

\$8.3b
assets

under management



45,865

not for profit sector customers with salary packaging



42,160

new customers

Our strategic priorities.

Our business is purpose-driven.

Our aim is to become the best relationship bank in the world. To be the best bank for you and your community. To be relevant to your needs and easy to deal with. We are connected, valued and trusted. We make a difference.

We continue to review our approach by listening to our customers and exceeding your expectations.

By using our business as a force for good and partnering with community organisations, we help local communities prosper.

The values we share.

Our values are the foundation of our organisation that help to shape our culture.



Sustainability.



Customer-first.



Community.



Integrity.



Mutuality.

Our commitment is one of balance.



People.

We value the contribution of our people and the support of our customers by helping to make our communities better places to live and work.



Profit.

We aim to be a sustainable business that balances profit and purpose.



Planet.

We strive to reduce our environmental footprint by using resources efficiently, reducing consumption, and helping our customers and people to do the same.

Corporate governance.

Community expectations of organisations have been rising through periods of exceptional challenge, and the responsibility for good governance of your Bank has never been more critical.

Our core purpose is to create and return value and through this, change lives. This purpose has driven our strategy, which is founded on being a sustainable, diversified and differentiated business, delivering value-based outcomes to you, our customer-owners, and strengthening the communities in which we operate.

Proper direction and control underpin our path to success. It requires the Board and management to be mindful of the risks in the business and the needs of all stakeholders (customers, staff, communities, partners and regulators).

Good governance is critical to creating an environment where our business can thrive and be

managed for the long-term interests of our customers and communities around Australia. It is the Board's responsibility to provide careful oversight of the strategic direction and operational performance of Beyond Bank. It must ensure that checks and balances are in place and risks are effectively managed to protect our customers' money. In addition, the Board ensures that decisions are financially and ethically sound to support our growth and development.

At the root of good governance is Board and management leadership in developing and sustaining a sound culture focused on doing the right things the right way and exceeding stakeholder expectations.

Whilst this report reflects governance practices in place at the date of publishing, it also references the year that was and any material changes that have occurred throughout the year.

Corporate governance framework.



Our responsibilities.

We are governed by a number of directors, some of whom are member-elected and others that are Board-appointed. We are focused on:

- upholding our purpose: to create and return value for our members and our communities, and through this, change lives
- living our values and aligning our culture to our purpose
- creating value and sustainability
- establishing our objectives and strategy
- ensuring financial strength and sound risk management
- overseeing compliance and regulatory relationships
- reporting to our customer-owners.

Making sure our Board is fit for purpose.

Beyond Bank's regulator, the Australian Prudential Regulation Authority (APRA) has supervisory oversight of all Authorised Deposit-taking Institutions (ADI) in Australia. Part of this oversight is to ensure that the composition of the Board of an ADI collectively demonstrates competencies in core skills at a level commensurate with the size and complexity of the ADI.

Accordingly, your Board undertakes an assessment of the skills and aptitudes of its directors, and those seeking nomination for election as a director, to ensure that a high level of competency exists in the core areas of corporate and financial governance in a financial services organisation, business and commercial acumen, risk management, mutual businesses and the regulatory environment in which we operate. In addition, the Board seeks specialist skills in the areas of banking, technology, and audit to ensure collectively it is fit to govern Beyond Bank, for the protection of our owners and the sustainability of our Bank.

With an eye to the future growth of your Bank,

we are committed to ensuring that the Board collectively brings the necessary high levels of experience and skills to enable it to operate efficiently and effectively. Our current skills coverage includes high or very high levels of competency in the following areas:

- corporate and financial governance in a financial services organisation
- leadership
- strategic planning
- financial accounting and audit, internal audit and external audit oversight
- risk management (financial and non-financial)
- executive level senior management
- technology
- people management
- brand and marketing
- banking and financial services
- product development and innovation
- community and stakeholder engagement.

Selection criteria for directors also considers personal qualities, including:

- sound understanding of the general role and functions of a board
- board craft, contribution and critical thinking
- good business instincts and acumen
- ability to commit enough time and expertise to the role
- strong interpersonal skills.

Elected Directors are elected by members to serve for a three-year term. The Board is structured so that some elected directors must retire each year by rotation and may be eligible for re-election. Our directors cannot stand for re-election if they have served for nine years or more. This ensures our Board incorporates fresh perspectives, skills, and experience to direct and oversee our organisation.

The Constitution also allows for the appointment of directors, and your Board appoints directors where it is appropriate to bring specialised skills to the Board of Beyond Bank.

The Board of Directors considers succession planning and board composition annually. At the 2022 Annual General Meeting (AGM), our current Chair of the Board Audit Committee (BAC) will retire. Given the critical nature of the BAC Chair position, in September 2022, the Board appointed a suitably qualified and experienced successor to that role, for a term that expires at the end of the 2023 AGM. At the same time, the Board appointed a non-executive director with deep skills and experience in technology and technology-enabled transformation. This appointment concludes at the end of the 2025 AGM.

Our remuneration policy is structured to ensure that the directors of Beyond Bank are remunerated at the median level for directors of customer-owned banks of comparable size and complexity. We have adopted this benchmark level to ensure that the bank can attract and retain appropriately skilled and experienced directors to ensure the best possible outcomes for members.

Remuneration for directors is assessed annually by the Beyond Bank Nomination Committee. As a

result of the 2022 review, the Nomination Committee recommended, and the Board approved, an increase in the base director fee of 3.7% in line with CPI. With effect from 1 July 2022, the base fee has been set at \$89,804 per annum (inclusive of the Superannuation Guarantee)

Directors are charged with the responsibility for governance, sustainability and the performance of the Bank. To ensure Directors are focused on our customer-owners and sound governance, no performance component (bonus or incentive payments) forms part of the fee.

In addition to the base fee, payments are made for the following roles: Chair, Committee Chairs and members of Board committees, and for Directors of subsidiary companies. These additional payments recognise the extra workload and responsibility attached to the performance of each of the positions.

As at 30 June 2022, the cap on the aggregate remuneration of directors, as approved by members at the 2020 AGM, is \$1,000,000 p.a.

We maintain a Conflicts of Interest Policy to ensure that directors comply with their legal obligations to disclose any material personal interests they have in a matter that relates to the affairs of Beyond Bank and its controlled entities.

How our Board operates.

CHAIR

The Chair is responsible for leading the Board, managing the agenda and meetings, undertaking spokesperson and public relations activities, and facilitating:

- effective oversight of management
- the flow of information between directors and the Chief Executive Officer (CEO)
- annual assessments of the effectiveness of the Board and Board committees and the performance of the CEO

CEO

The CEO, within the authority delegated by the Board, has senior executive responsibilities for the leadership and culture, strategic intent and direction, governance, management and performance of operations of all activities within the Beyond Bank Australia Group ('the Group'), including risk and compliance.

BOARD COMMITTEES

In addition to providing general governance through Board meetings, directors are involved in specific guidance and assistance through the operation of three standing Board committees (Audit, Governance and Remuneration, Risk) and the Nomination Committee. (Note: The Board Customer Committee and the Board Technology Committee were discontinued with effect from 1 December 2021, with all the responsibilities of those committees reverting to the full Board.)

Committees are structured to ensure they have the qualifications and experience to execute their responsibilities. Membership of each committee comprises appropriately skilled directors (with the exception of the Nomination Committee, which must comprise of at least two members who are independent of the Board) and, from time to time, the CEO by invitation.

Other executive officers may also attend Board and Board committee meetings by invitation. Executive management attendance promotes effective communications and governance, plus it provides contemporary banking and finance industry experience to complement directors' broader perspectives.

The composition of each Committee is detailed below and reflects membership as at the date of publishing (October 2022).

RISK COMMITTEE

Chair:
Joanne (Jodie) Baker

Members:
Daryl Johnson and Elizabeth Westcott

Role

The committee's role is to:

- consider any matters where there is exposure of the Group to possible economic or financial loss, damage, injury or delay as a consequence of pursuing its business
- monitor the alignment of the Group's risk profile and controls with the risk appetite (as defined in the risk appetite statement approved by the Board)
- monitor and provide oversight assurance of the Group's compliance with APRA Prudential Standards
- oversee the identification, management and reporting of risks inherent in the Group's operations.

Expertise

In addition to graduate qualifications in a range of disciplines, among committee members, there is considerable executive experience in risk management across diverse industries, especially in banking, finance and regulated energy businesses.

AUDIT COMMITTEE

Chair:
Geoff Knuckey

Members:
Daryl Johnson and John Evans

Role

The committee's role is to:

- assist the Board in discharging its corporate governance oversight responsibilities by providing an objective non-executive review of the effectiveness of the Group's financial reporting process, external audit, internal audit function and the appointment of the external and internal auditors
- maintain and improve the quality, credibility and objectivity of the financial accountability process (including financial reporting on a consolidated basis)
- provide oversight and an assessment of the adequacy of internal control systems and processes
- help maintain effective internal and external audit functions and communication between the Board, its committees and the external and internal auditors.

Expertise

All committee members have experience as company directors, and two of them are qualified accountants – both previously being partners of Tier 1 international accounting and auditing firms.

The committee members' experience includes:

- financial management and audit
- senior executive management in banking
- membership of professional bodies and their respective professional development requirements

GOVERNANCE AND REMUNERATION COMMITTEE

<p><i>Chair:</i> Trent Bartlett</p> <p><i>Members:</i> Steven Cole and Sandra (Sam) Andersen</p>	<p>Role</p> <p>The committee's role has two functions:</p> <p>a) General governance</p> <p>Assisting the Board in discharging its responsibility to ensure good corporate governance within the Group.</p> <p>This includes:</p> <ul style="list-style-type: none"> making recommendations to the Board about changes to its size and composition ensuring an appropriate Board and committee structure is in place considering the skills, knowledge and experience currently represented on the Board to assess whether those meet the needs of the business overseeing the Beyond Bank constitution and making recommendations for changes. <p>b) Board remuneration matters</p> <p>Undertaking the duties of a Board remuneration committee as required by Prudential Standard CPS 510, the Banking Executive Accountability Regime and the remuneration framework.</p> <p>This includes:</p> <ul style="list-style-type: none"> conducting regular reviews and making recommendations to the Board on the Beyond Bank remuneration policy making annual recommendations to the Board on the remuneration of the CEO, direct reports of the CEO (i.e. executive officers) and other persons whose activities may, in the committee's opinion, affect the financial soundness of Beyond Bank making recommendations to the Board in relation to the remuneration framework and practices for all staff in the Group.
	<p>Expertise</p> <p>Members of this committee bring experience in fields as diverse as management consultancy, financial management, audit, law, human resource management, leadership, governance and risk management. In addition to graduate qualifications in a range of disciplines, two committee members also hold post-graduate business qualifications. All committee members have experience in company directorship.</p>

NOMINATION COMMITTEE

<p><i>Chair:</i> Sandra (Sam) Andersen</p> <p><i>Independents:</i> Kerryn Newton and Andrea Durrant</p>	<p>Role</p> <p>The committee's role is to:</p> <ul style="list-style-type: none"> assess each person who is nominated as a candidate for a directors' election or who is a retiring elected director standing for re-election, and provide a report to the Board of its assessment of each person ensure the combined skills of the Board is fit for purpose on an annual basis, seek and consider appropriate information and advice to make a recommendation to the Board on the levels of its remuneration.
	<p>Expertise</p> <p>This committee is well qualified to fulfil its purpose. Members of this committee bring experience in business development, corporate governance, board performance and assessment, director recruitment, risk management and management consulting. Between committee members, there is substantial experience at senior executive and board level.</p>

EXTERNAL AUDITOR

KPMG is Beyond Bank's external auditor, and it is responsible for forming an opinion about whether the financial report complies with the accounting standards and gives a true and fair view, and conducts its audit in accordance with the auditing standards. KPMG must meet independence requirements (including professional standards) and provide the directors with an auditor's independence declaration.

INTERNAL AUDITOR

PwC is our internal auditor, responsible for conducting internal audit assignments set out in the rolling four-year Internal Audit Plan and reporting their results to the Board Audit Committee and management. In its internal audit reports, PwC summarises the results of the reviews of systems and related internal controls and identifies areas for improvement. PwC also undertakes targeted reviews where requested by the Board or management.

How we are regulated.

As an authorised deposit-taking institution, Beyond Bank is regulated by several regulators, including the Australian Prudential Regulation Authority (APRA), the Australian Securities and Investments Commission (ASIC) and the Australian Transaction Reports and Analysis Centre (AUSTRAC).

In addition, we subscribe to the Customer Owned Banking Code of Practice. We are also a member of the Australian Financial Complaints Authority (AFCA), which provides a free and independent dispute resolution for Beyond Bank customers.

Our key relationships and shareholdings.

We are a shareholder in technology and payments organisations that help us deliver our full suite of banking services and products to our customers including:

- Data Action Pty Ltd is our key partner in providing digital and core banking services. Data Action is a leading provider of banking software and services primarily to the customer-owned banking sector.
- Cuscal Ltd is a leading provider that assists us in providing a full suite of banking services.

Our approach to risk management.

We adopt sound risk management principles to create an operating environment that realises potential opportunities whilst managing the adverse effects of the associated risks.

The Board sets the appropriate risk appetite and strategy to ensure Beyond Bank remains strong, its assets are protected and opportunities are optimised.

Our risk culture requires staff to be responsible for managing risks in line with our risk management strategies to protect existing value and create additional value.

To deliver this objective, Beyond Bank uses the Three Lines of Defence risk management and assurance model and regularly monitors the organisation's risk culture using a risk barometer.

Remaining compliant is at the forefront.

We manage compliance by:

- ensuring a sound compliance framework and systems to monitor and measure compliance
- investing in appropriate staff, training and systems
- ensuring appropriate processes to identify and manage actual and likely instances of non-compliance. Our culture is focused on doing the right things, doing things right and exceeding expectations.
- Regular reporting on compliance matters to the Board and relevant committees.

Our Board of Directors.



Sandra (Sam) Andersen



Joanne (Jodie) Baker



Daryl Johnson



Trent Bartlett

Sandra (Sam) Andersen *Chair*

Sandra (Sam) was appointed to the Beyond Bank Australia Board in November 2013 and appointed Chair in 2018. She has more than 19 years' experience in the finance sector and 10 years' experience as an executive in the technology and health services industries. Sam views financial services as a fundamental driver for prosperity, equity and inclusiveness in society.

🏠 | Director Eastwoods Group Ltd, Director Eastwoods Wealth Management Pty Ltd, Chair Nomination Committee, Member Board Governance and Remuneration Committee and Board Technology Committee (until December 2021)

🎓 | LLB, CPA, FFSI, FAICD

🏠 | Melbourne, Victoria

Joanne (Jodie) Baker *Director*

Jodie was appointed to the Beyond Bank Australia Board in November 2017. She has over 30 years' experience in banking and funds management, specialising in risk. Jodie's prior executive roles include Managing Partner at governance and risk advisory firm, Blackhall & Pearl, CEO of Morgij Analytics, and senior executive risk roles at ANZ, Société Générale and BT Funds Management.

🏠 | Chair Board Risk Committee, Member Board Audit Committee (until December 2021)

🎓 | BCom(Acc), GradDipAppFin, TFASFA, GAICD

🏠 | Sydney, New South Wales

Daryl Johnson *Director*

Daryl was appointed to the Beyond Bank Australia Board in February 2019. He has over 40 years' banking and finance experience in Australia, Asia and New Zealand. Daryl's executive roles included CEO New Zealand for Rabobank and CEO Asia, Executive General Manager NAB Business and General Manager Corporate Banking for National Australia Bank.

🏠 | Chair Board Technology Committee (until December 2021), Member Board Risk Committee, Member Board Audit Committee (from December 2021)

🎓 | BBus(FinEc), MBA, GAICD

🏠 | Melbourne, Victoria

Trent Bartlett *Director*

Trent was appointed to the Beyond Bank Australia Board in September 2016. He has over 20 years' of leadership and experience in listed public companies, large private companies, not-for-profits and 'for benefit' focused enterprises operating with diverse business models and scale across many industry sectors. Trent has a speciality in member-owned/member-governed businesses and is a Fellow and Faculty Member of the Australian Institute of Company Directors.

🏠 | Chair Board Governance and Remuneration Committee (from December 2021), Chair Board Customer Committee (until December 2021), Member Board Audit Committee (until December 2021)

🎓 | GradDipBus, GradDipCom, FAICD, IDP-C

🏠 | Perth, Western Australia



Sam Andersen at an International Women's Day event in South Melbourne.



Elizabeth (Liz) Westcott



Geoffrey Knuckey



Rebecca Richardson



Steven (Steve) Cole



John Evans

Elizabeth (Liz) Westcott *Director*

Elizabeth (Liz) was appointed to the Beyond Bank Australia Board in March 2020. Liz was a longstanding director with Nexus Mutual having first joined their Board in 2001. Liz is an experienced Executive and Non-Executive Director in the listed and not-for-profit sector, and she is currently the Chief Operating Officer at Energy Australia.

Member Board Risk Committee, Director Beyond Bank Australia Foundation Ltd (until December 2021), Member Board Customer Committee (until December 2021)

BEng(Civil) Hons, BCom, GAICD

Melbourne, Victoria

Geoffrey James Knuckey *Director*

Geoff was appointed to the Beyond Bank Australia Board in July 2012. He had a 32-year career with accounting firm Ernst & Young and retired as a partner in December 2009. He was partner in charge of EY's Audit and Assurance group from 2003 until 2008 and was Canberra Office Managing Partner from 2003 to 2006.

Chair Eastwoods Group Limited and Eastwoods Wealth Management Pty Ltd, Chair Board Audit Committee, Member Board Governance and Remuneration Committee (until December 2021)

BEC, FCA, GAICD

Canberra, Australian Capital Territory

Rebecca Richardson *Director*

Rebecca was appointed to the Beyond Bank Australia Board in February 2018. She is an experienced company director with a background in mutual banking. Rebecca's roles have included Director and Chair of APRA regulated company, My Credit Union. Rebecca is Managing Director of Urbanista Australia Pty Ltd. She has a special interest in fostering sustainable communities. Rebecca's term ended on 28 September 2022.

Member Board Governance and Remuneration Committee (Chair until December 2021), Member Board Audit Committee (from December 2021), Member Board Customer Committee (until December 2021)

BTPlanning, Dip Law, GradDip Mgmt, GAICD

Sydney/Southern Highlands, New South Wales

Steven (Steve) Cole *Director*

Steven (Steve) was appointed to the Beyond Bank Australia Board in September 2022. He has nearly 30 years' experience of operating at C-level across global financial services businesses. Steve's prior executive roles include the Global CTO for Allianz. He has a passion for improving and protecting member services through technology and effectively managing cyber risk.

Member Board Governance

GAICD

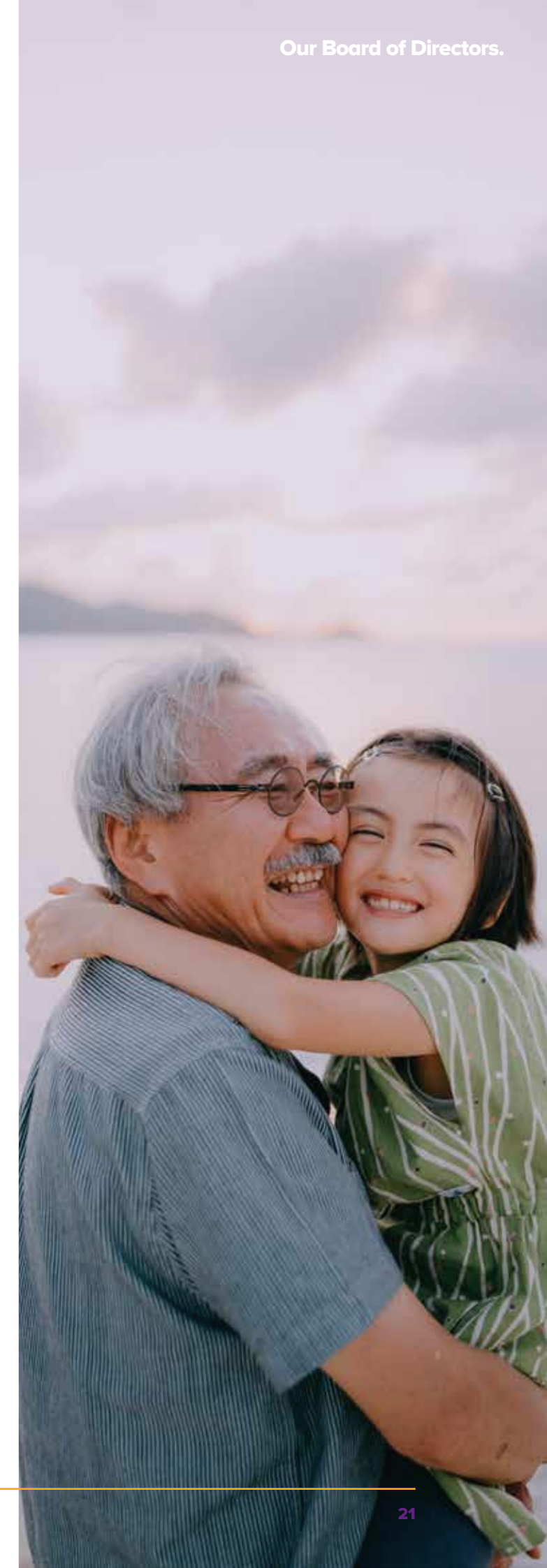
Sydney, NSW

John Evans *Director*

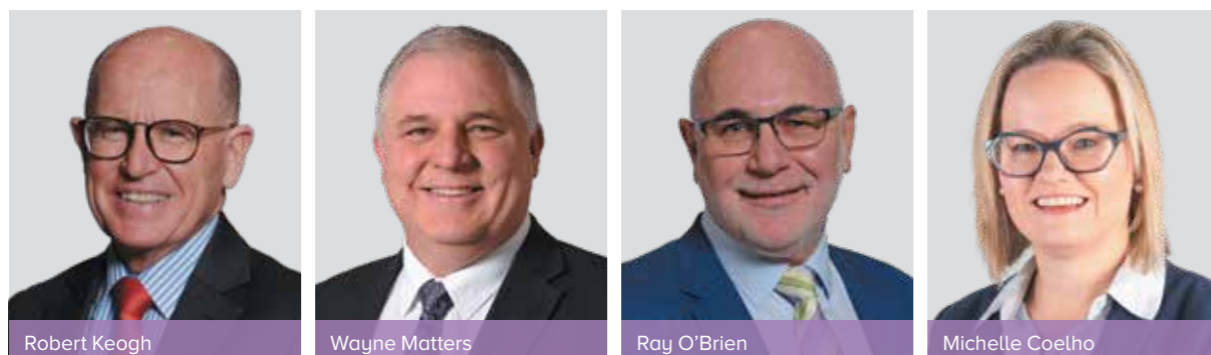
John was appointed to the Beyond Bank Australia Board on 1 October 2022. He was a former audit and assurance partner with global accounting firm KPMG and has over 40 years of Australian and international experience in business, finance, assurance and risk management. John specialised in financial services and has worked extensively with boards and mutual organisations in the financial services sector.

BCompt, ACA, MAICD

Adelaide, South Australia



Our Executives.



Robert Keogh, Chief Executive Officer

Robert joined Beyond Bank in 1979. He held the position of Chief Executive Officer of CPS Credit Union in ACT and, following the merger with CPS Credit Union SA in 2006, became Deputy Chief Executive of Beyond Bank Australia. In 2010, Robert was appointed as Chief Executive Officer of Beyond Bank Australia. He has extensive experience in the mutual sector, business, financial services, auditing and accounting.

🏠 | Director Beyond Bank Australia Foundation Ltd (until December 2021), Chair Beyond Bank Australia Foundation Ltd (from December 2021), Director Community CPS Services Pty Ltd, Director Eastwoods Group Ltd

🎓 | BBus (Banking & Finance), FIPA, MAICD

🏠 | Canberra, Australian Capital Territory

Wayne Matters, Deputy Chief Executive Officer

Wayne joined Beyond Bank in 2001 as the Chief Finance Officer and was appointed Deputy Chief Executive Officer in 2013. Wayne manages a number of our corporate support functions, including data, finance, wealth and treasury. He has 30 years' experience in finance, treasury, risk management and administration.

🏠 | Director of Community CPS Services Pty Ltd, Director Beyond Employee Benevolent Fund Pty Ltd

🎓 | BA (Accounting), GAICD, FCA

🏠 | Adelaide, South Australia

Ray O'Brien, Chief Risk Officer

Ray joined Beyond Bank in 2010 following the merger with Companion Credit Union. He was Companion's General Manager/Chief Executive from 1996 to 2010 and became part of the Beyond Bank Group Executive Team on conclusion of the merger. Ray has more than 20 years' experience in the banking and finance industry and has previously held senior positions in both mining and the manufacturing industry.

🎓 | MAICD, FIPA

🏠 | Hunter Valley, New South Wales

Michelle Coelho, General Manager People and Culture

Michelle has been with Beyond Bank for more than 20 years, starting her banking career with United Credit Union. Her most recent appointment before joining the Executive team was to lead our team in WA as State Manager, a position she held for 10 years. Michelle is responsible for driving performance, leadership, development and growth of our people at Beyond Bank Australia and alignment to culture.

🏠 | Director Beyond Employee Benevolent Fund Pty Ltd, Director Beyond Bank Australia Foundation (from December 2021)

🎓 | MBA, GAICD

🏠 | Perth, Western Australia



Fiona Floyd, Chief Information Officer

Fiona has been working in the global technology industry for over 30 years in Australia and Europe. She previously worked for Accenture advising a wide range of financial services organisations. Most recently, she worked at Chartered Accountants Australia and New Zealand. Fiona has spent more than 10 years in Chief Information Officer roles at Australian financial services organisations. She is responsible for our information technology strategy and its effective implementation.

🎓 | BBS(Finance), GAICD

🏠 | Sydney, New South Wales

Nick May, General Manager Customer Experience

Nick is a values-focused executive with over 25 years of experience in the banking industry. He joined the Executive Team in 2013.

Nick is General Manager Customer Experience. With oversight of the bank's overall customer experience, Nick's focus is on the relationships, service and interactions customers have through the bank's various channels. This includes the broad distribution and retail network covering branches, Business Banking, Customer Relationship Centre, Digital Team, Insurance and Third Party Division.

🏠 | Director Beyond Bank Australia Foundation (from December 2021)

🎓 | MBA, GDBM, GAICD,

🏠 | Adelaide, South Australia

Peter Rutter, General Manager Strategy, Brand and Community Development

Peter has 30 years' experience in the banking and finance industry. He joined Beyond Bank in 1993. Prior to this, he was employed at Bank SA for 10 years. Peter is responsible for our strategic direction, brand, marketing and communications, and our community development program.

🎓 | MBA (Advanced), GAICD

🏠 | Adelaide, South Australia

Mark Williams, Chief Operating Officer

Mark joined Beyond Bank Australia in March 2022 and has Executive responsibility for a number of our key operational functions including Credit Assessment, Loan Fulfilment, Credit Recovery, Product & Payments, Property and Business Enablement.

Mark has had almost 30 years' experience including working for a global accounting firm and for the last fifteen years in a variety of Executive roles with another financial services organisation, including as the Financial Controller, Chief Financial Officer, Chief Operations Officer, Acting Chief Executive Officer and Chief Technology & Shared Services Officer.

🏠 | Director Beyond Bank Australia Foundation (from December 2021)

🎓 | BComm, CA, GAICD, F FIN

🏠 | Hunter Valley, New South Wales

for and with customers

Beyond Bank is different from other banks.

As a purpose-driven mutual bank, our customers are our owners.

That's why, at Beyond Bank, you always come first and we'll always act in your best interests.

We start by getting to know you, understanding you and earning your trust. We do this by working for and with you.

Together, we explore what matters most to you, collaborating with you to deliver true value, realise your life goals, and achieve lifelong financial wellbeing.

Beyond Bank is for and with customers.



Customer ownership helps everyone thrive.

Beyond Bank is at its best when the customers and communities we support are thriving.

We are customer-owned, which means the needs of our customers and your respective communities drive what we do on a day-to-day basis. Every customer owns part of the Bank, with each member having an equal say over how we are governed and how we operate.

This means our Board of Directors is elected and appointed by customers to represent your views and drive the direction of the bank. This ensures we as an organisation represent the core values of our customers and your communities at the ground level of our service delivery. It also means we stay on our toes and are built to adapt to the needs of our customers in an ever-changing world.

Our customer ownership also means that we give back to the communities we all belong to. We are embedded in communities and get valuable feedback from the community. This feedback informs our decision making, short-term goals and longer-term strategy.

We are guided by the International Cooperative Alliance Principles and are members of both the Customer Owned Banking Association (COBA) and the Business Council of Co-operatives and Mutuals (BCCM). As a certified B Corp, we are building on the principles of cooperation.

It's all about the needs and wishes of our customers being the key driver in what we do throughout our entire organisation – we are for and with our customers.



Warrnambool on the southwest coast of Victoria.

Our footprint.

The impact Beyond Bank has is to change lives. We do this by serving local communities on a national scale.

Our priority is ensuring the financial wellbeing of our customer-owners. We do this by offering personal and business banking, as well as banking services for the community sector, salary packaging, wealth and financial planning services and insurance.

Our branch network is made up of 46 local branches serving the local community. The most recent branch is in Warrnambool following a merger with South West Credit Union, a like-minded mutual bank with more than 13,000 customers that has served the community for more than 57 years.

Our branch network is supported by office hubs in Perth, Adelaide, Melbourne, Canberra, Sydney and the Hunter Valley, from which staff work in a hybrid office- and home-based model begun during the pandemic.



Our branch locations.

Thank you for voting us number one.



As a customer-owned bank, our focus has always been to create and return value to our customers and communities. This purpose drives us to achieve all we can on our customers' behalf.

We are proud that Forbes ranked us number one in Australia on its 2022 World's Best Banks list. More than 45,000 customers around the world were surveyed for their opinions on their bank relationships.

Our customers rated us on general satisfaction and key metrics such as trust, fees, digital services and financial advice. We are truly grateful to you, our owners, for acknowledging Beyond Bank.

We celebrated our eighth year of winning Canstar's digital banking award for customer-owned institutions. Receiving the award for this category every year since 2015, we continue to keep the customer at the centre of everything we design and deliver.

Our team strives to evolve the level of features and transactional ability on both desktop and mobile banking, while also prioritising the user experience across our digital channels.

We're incredibly proud of these awards, as they are a testament to our people's hard work and dedication to you and your community.

We are proactive in listening to our customers and we take feedback very seriously. From 1 July 2021 to 30 June 2022, we issued 157,418 invitations to customers to provide us with their feedback. We recorded 5,408 customer complaints last year (up from 4,792 in the previous year) – giving us the opportunity to better understand the needs of our customers and to not only meet but exceed their expectations. Hearing from our customers remains a crucial part of being transparent and accountable as a customer-owned organisation.

Our rich heritage of more than 60 years is evidence that our model of profit for purpose can exist and thrive.

Empowering our customers with our digital services.

Leveraging the power of Open Banking, we developed our new personal financial management app Beyond Bank+. Beyond Bank+ helps you stay on top of your finances through automated real-time insights, categorised spending, budgeting, and so much more. It works in addition to our existing banking app, helping our customers achieve their financial goals.



A focus on cyber security.

The past few years have seen an increase in the attacks on our customers by scammers and cybercriminals.

Our technology team has continued to focus on protecting our systems while at the same time alerting our people to new dangers on the horizon.

Our branch, call centre and digital teams have spent many hours helping to educate customers on how to prevent themselves from being scammed and sadly, to walk some through the aftermath of a successful scam attempt.

Earlier this year, senior relationship manager Trudi Brown was approached by a customer for help at the very moment a scammer had obtained the customer's password through deceit and was in the process of accessing their funds.

“When a scam is identified, a sense of urgency comes over you. You always need to be smarter than the scammers, be alert and know your systems. When you assist a customer and prevent a scam, the look of relief on their faces makes you want to comfort them and reassure them everything will be okay.”

Trudi Brown, senior relationship manager, Sale branch

Cyber security and customer education will remain a key focus for Beyond Bank.



Home ownership a key focus.

Helping our customers into their own home remains a priority for us.

For customers working towards their first home purchase, this could include assistance with goal setting, budgeting and navigating their way through government-assisted schemes.

Where some banks simply say 'no' to a home loan applicant, our people are committed to partnering with customers over many months – sometimes years – to help make home ownership a reality.

Cody Risby with Dario Portolan at his new home.



“I think if Dario didn’t help me out so much, if I didn’t have him backing me, I don’t think I would have been in a house.”

Cody’s dream home becomes a reality.

Buying your first home can be a daunting and challenging experience, especially since the start of the COVID-19 pandemic as increasing property prices and demand was causing headaches for first-time buyers.

Cody Risby, a resident in the Hunter region in New South Wales, had been looking for a house for many months, but said his offers were constantly being “trumped” at the last minute on several houses.

“It was a bit stressful, and I was wondering what I’d done wrong,” Cody said.

“I’ve got a pretty decent job, I’m good with my money, I had some savings, so I don’t really know what I was doing wrong.”

With support from Dario Portolan, Beyond Bank’s senior relationship manager in the region, Cody persisted and eventually found his first home.

“Cody was in great shape financially, had a pre-qualified loan and good borrowing capacity – what should have been a simple process became a nightmare for him,” Dario said.

“The local market was heating up, there was high demand for houses, prices were high in the local area, and it was so very competitive as demand outstripped what was available.”

After three separate attempts to buy a home, only to miss out at the final hurdle, Cody was devastated and exhausted – he was commuting more than 90 minutes each way to work, working 12-hour shifts in the mining industry, all while trying to keep up with the property market.

Dario said he received a call from Cody’s mother, a long-time customer of his, asking if he could reach out to Cody to talk about his challenges and help get him back on track.

“We talked and I told him things happen for a reason, and I gave him my big brother shoulder and I listened,” Dario said.

“I told him I would be there with him and encouraged him that the next house could be the one if we just worked together.”

Finally in January 2022, Cody found his house, an offer was made and accepted, and even though there were a few hiccups and delays, Dario kept his word and assisted all the way through to settlement in April.

“I think if Dario didn’t help me out so much, if I didn’t have him backing me, I don’t think I would have been in a house,” Cody said.

Dario said it came down to the core values of Beyond Bank, which was all about building relationships and supporting customers.

“When we look at changing lives at Beyond Bank, what we are really doing is old-fashioned relationship banking,” he said.



Alana Sutherland,

A new language to help our customers.

Banking is a normal part of everyday life for almost every adult Australian, however for the deaf community the standard exchanges of day-to-day banking are layered with so many additional challenges.

The effort of going into a branch and communicating with staff was made even more difficult during the COVID-19 pandemic as mask mandates hampered the ability for those who rely on lip-reading to communicate.

Over the last two years, two of Beyond Bank's relationship consultants saw this as a major challenge for some of their customers, so took it upon themselves to learn the basics of AUSLAN to communicate more effectively with customers.

For Alana Sutherland, a Beyond Bank relationship consultant at Adelaide's Waymouth Street branch, it was an encounter with a customer who had just been through a traumatic experience and was struggling to communicate that convinced her to learn the new skill.

"A girl who was deaf came into the branch in tears and you could just see the emotion in her eyes," Alana said.

"It turns out her wallet was stolen, and her card had been compromised, and I could see how visibly upset she was that she couldn't communicate.

"AUSLAN has always been something I've wanted to learn and was something that I'd been interested in for some time, but it was after that where I said to myself there is something I can actually do."

At the same time over in Western Australia, relationship advisor Kylie Herda was seeing similar challenges experienced by some of her customers who are deaf, which encouraged her to start learning AUSLAN.

She started working for Beyond Bank in July 2021 and while working at the Cockburn branch south of Perth she met with a customer who had to write everything down to be able to communicate.

"I am always looking for new things to learn, but after that experience I thought, 'this is the next thing I'm going to learn,'" she said.

"It was only two hours a week after work to begin with, which was very easy to achieve, they gave you a booklet with all the signs and there were a lot of online resources for it.

"My co-workers absolutely loved it too, I would come back the next day and they would ask what signs I've learned and we would discuss little bits and pieces of it. They now know more about our members' lives and their situations, which is great."

Alana said her willingness to learn AUSLAN worked together with her passion for serving the needs of her customers, with some South Australians traveling nearly four hours from a regional area to do their banking with her.

She said just being able to learn Level 1 AUSLAN, which included signs for hello, goodbye and counting 1-10, could really make someone's day, not just in a work environment but all throughout society.

Both Alana and Kylie have continued learning AUSLAN to further support their customers and are hoping more staff at Beyond Bank will be inspired to pick up the skill.



Kylie Herda,

for and with. community

We're all about our customer-owners and the communities you live in.

We know that strong communities help everyone in them to thrive.

We partner with community groups to help them make a difference through financial support, banking services, and importantly, through the close relationships our organisation and our people forge with community groups right across Australia.

We see it as our job to get involved personally in making communities better. We encourage our people to volunteer in their local community.

Together, we're for and with community.

Beyond Bank Foundation.

Creating more good, together.

We established the Beyond Bank Foundation in 2007 to help us give back to the community.

In particular, we wanted to focus on some of the most significant challenges faced by individuals in the community.

We are pleased to report that since 2007 we have contributed more than \$29.8 million to programs and community groups across Australia through support from the Foundation together with Community Development investments.

We know that every dollar given back to the community has an impact on individuals.

Key focus areas.

Beyond Bank is committed to building communities through our continued support of local organisations and by participating in community events through volunteering and financial contributions.

The Beyond Bank Foundation has four key areas of focus (shown below).

The Foundation has selected these areas because of the genuine impact we can make as a financial institution.

This year we held our second Double Donation campaign, during which we dollar-matched donations to 16 charities and causes in communities across Australia.

The Foundation also provides support during times of natural disaster to affected communities and individuals.

The stories over the following pages are just some of the initiatives we are supporting in the community.

Key focus areas



Aged Care



Financial Education



Disability



Housing Affordability

Double Donation.

For more than 60 years, Beyond Bank has been supporting the local communities we serve.

The COVID-19 pandemic placed many Australians under financial stress and the social support sought from government and community organisations increased significantly.

To help, we selected 16 charities across Australia to take part in our Double Donation fundraising event. We then doubled each charity's donations up to \$10,000 on their nominated fundraising days.

In just four days, we raised more than \$278,000, injecting much-needed funding into these charities' programs so they can continue supporting the people and families most in need.

One of the charities that participated in our Double Donation fundraiser was A Better Life for Foster Kids, a Gippsland-based charity that supports children, carers and young people in the out-of-home-care system.

The fundraiser helped them raise \$11,280 that went towards their provision of "crisis cases" – wheeled suitcases containing around 55 items of clothing, hygiene and other care essentials for displaced children's first week of care.

"For a small community organisation like us, it was wonderful to receive not only the funding support from Beyond Bank through matched giving, but also to create awareness amongst the Gippsland community about what we do," said Heather Baird, founder of A Better Life for Foster Kids.



Our Double Donation partners.



Supporting young people impacted by cancer.

Receiving a cancer diagnosis is some of the most devastating news someone can receive, whether it be for themselves or a loved one, but think about how much more difficult that news is to comprehend when you are a young person.

Canteen's mission is about being in a young person's corner when cancer crashes into their world, working closely with them to support them through the many emotional challenges they will face.

Young people impacted by cancer are up to six times more likely to experience depression and anxiety than their peers, however after just six months of support from Canteen, almost two thirds of young people impacted by cancer report improvements in their mental health.

Beyond Bank sees the improvement of mental health wellbeing in young people as a key priority, which is why we have partnered with Canteen to provide free face-to-face counselling services.

Canteen's strategic relationships manager, Cara Finneran, said the partnership with Beyond Bank was incredibly valuable and helped them continue to provide important services.

"I have got to know Beyond Bank and the team really well, and the relationship has just gone from strength to strength over the years" she said.

"Their support is genuine. They really care and want to make a difference to support young people impacted by cancer."

The partnership between Canteen and Beyond Bank has been ongoing for more than seven years across a range of initiatives such as Road Raise, Bandanna Day, and through Canteen's Community Reward Program.

Cara said ever since the relationship began, Canteen had been receiving "hands-on" support from members of the Beyond Bank team.

"When Beyond Bank started supporting us through Road Raise, the whole team and all the branches got behind it – we had some incredible Beyond Bank team members take on the 7-day challenge and ride from Adelaide to Melbourne and all the team were just as passionate about raising funds and awareness as we were." she said.



"I've always felt that warmth instantly, they truly want to make a difference in the community and this is evident with the support they're providing to so many other not-for-profits – it's incredible to see."

With a goal of investing \$50,000 into Canteen, Beyond Bank hopes to provide more than 5,555 face-to-face counselling sessions to help young people cope with the challenges of cancer.

Canteen supports 12-25 year-olds dealing with their own diagnosis, a close family member's cancer or the death of a loved one.

Canteen services also now extend to parents, because when they cope better with cancer and communicate openly, their children are likely to experience less distress and anxiety.



Value.
\$50,000/year



Grant duration.
Multi-year



Engagement.
5,555 face-to-face counselling sessions

Benefits.

For community:
Canteen provides tailored support for young people aged 12-25 who are impacted by cancer.

For Canteen:
Beyond Bank's partnership provides the capacity to offer more than 5,000 free face-to-face counselling sessions to young people experiencing the immense challenges of cancer.

Creating a pathway to secure housing.

Tackling safe, affordable and secure housing for women is one of the major focuses at YWCA Canberra, a community organisation that has been providing services and representing women's issues in the ACT and surrounding regions since 1929.

The organisation's vision is 'girls and women thriving', which is represented by the work it does in the areas of children's services, community development, homelessness and affordable housing, domestic and family violence, youth services, personal and professional training, and women's leadership and advocacy.

The focus of the partnership between Beyond Bank and YWCA Canberra is around supporting the organisation's Rentwell program, which brings property owners, government, and service organisations together to support people on moderate incomes who are finding it difficult to enter the private rental market.

Rentwell's property manager, Jennifer Scutt, said Rentwell simply could not do what it does without support from organisations like Beyond Bank.

"Once our tenants are in, we operate like a normal real estate agent, and because we're subsidised by community partners we can keep the agent fees low," she said.

She said these partnerships allowed Rentwell to strengthen its staff teams and ensure strong service delivery while also keeping costs low for property owners, which ultimately helped those in need.

To participate in the program, property owners enter a lease arrangement where they rent their property at less than 75 per cent of market rent, which allows them to receive concessions such as land tax exemption and claim the commercial market rent foregone as a tax-deductible gift.

These rentals help to provide stability to landlords, while also providing them with the "feel good" factor of being part of something bigger than themselves, which helps to support those in need.

Rentwell significantly contributes to the affordable housing options in the ACT, building stronger communities and making Canberra a more inclusive city. Evidence shows that when people are securely housed they are able to maintain a more stable life.

In its third year of operation, by 30 June 2022, Rentwell has helped make a difference for 143 people in Canberra who are priced out of the private rental market and would otherwise be at risk of homelessness.

With a total of \$100,000 invested in the Rentwell program to date, Beyond Bank continues to help organisations like YWCA Canberra provide affordable housing to the local community, something firmly aligned with the bank's strategic goals.



Value.
\$100,000



Grant duration.
4 years



Engagement.
65 properties managed, 150 people into housing

Benefits.

For community:

Providing affordable rental properties to low-income women, supporting the growing population of older women at risk of and/or experiencing homelessness.

For YWCA Rentwell:

Funding will provide assistance to support the operation of the Rentwell service as it grows its capacity to reach 150 managed properties.

Mission to feed those in need.

Across rural New South Wales, a significant number of people experience financial hardship and homelessness. Organisations like the Carevan Foundation, which has bases in both Wagga, Griffith and Albury, do their part to make a difference in the lives of those people and work incredibly hard with the resources they have.

In 2020, the Beyond Bank Foundation teamed up with Carevan as part of a dollar-for-dollar fundraising initiative called Double Donation Day, which helped raise significant funds for the organisation.

Carevan Wagga, which was set up from scratch by Lynne Graham in 2018, has seen a lot of support from Beyond Bank since its inception. Lynne said when she started the organisation about four years ago, she looked around to find somewhere to bank with that shared the same values.

“When we decided to set up an account for Carevan, we discussed around the boardroom table about who to bank with,” she said.

“I had read a lot of good things about Beyond Bank and we thought, ‘why not support a bank that’s local and that we can identify with closely on a community level!’”

Beyond Bank’s community development manager in the Riverina, Karen Garrod, worked closely with Lynne to set up their accounts and helped find more ways the bank could support them financially.

“Beyond Bank has given us donations and we’ve also had Beyond Bank staff come in and work with us to see what we do first-hand – it’s all about community building,” Lynne said.



Carevan volunteers in action.

In 2019, the need for Carevan’s services was so great that Beyond Bank supported them with funding to set up a commercial kitchen in Wagga, which now helps prepare about 450 meals a week.

“Carevan is very well supported in the community, people provide donations and food, and they also provide meals back to Vinnies and the Salvos – they’re linked into a lot of different services,” Ms Garrod said.

“Carevan has definitely made a massive impact, we didn’t have anything like that in Wagga previously with Vinnies and Salvos the only organisations that provided that type of service, so it was a very welcome addition to the local community.”

Over the years, Beyond Bank has also supported Carevan Albury with funding for their Christmas Hamper Appeal as part of a Regional Community Grant, which Ms Garrod said “made a world of difference” during COVID.



Value.

\$45,000 since 2019



Grant duration.

Ongoing



Engagement.

More than 2,000 meals distributed

Benefits.

For community:

Carevan aims to create a sense of identity, belonging and achievement for those less advantaged in our community.

For Carevan:

Fundraising support to continue to provide meals and support to our local communities doing it touch.



Supporting the fight against youth homelessness.

Games time for the Youth Futures clients.

Youth homelessness continues to be a major challenge Australia-wide, with nearly 28,000 young people aged between 12-24 without a home on any given night.

However, through organisations such as Youth Futures, significant local efforts are being made on the front lines of service delivery to create better outcomes for their local communities.

Beyond Bank has partnered with Youth Futures since 2017, first investing in the Nest program that offered young parents and their children access to safe and secure accommodation, and more recently supporting the establishment of a brand new crisis accommodation service in Perth's northern suburbs to meet service demands.

Beyond Bank's donations and grants for Youth Futures have totaled \$36,250, as well as further support through a range of assistance programs.

Some of the most impactful outcomes from the partnership have been through the generosity of Beyond Bank staff, who have volunteered their time to provide financial tips and banking insights to Youth Futures' young clients through a series of branch visits.

Youth Futures business development manager Erica Blaney said these informal interactions helped to make students feel more comfortable in a banking setting and improved their overall financial wellbeing.

"Beyond the monetary assistance, Beyond Bank also helps a number of young people in our alternative education programs," she said.

"Inviting young people into the branch demystifies the whole idea of banking. We feel it is so important to help young people understand how to set up a bank account, what to consider when signing up to

a credit card, and basic budgeting skills, and Beyond Bank has helped make this happen."

Each year the impact Youth Futures makes on its community is significant, supporting more than 3,100 young people with housing, education, and support.

The organisation also enables more than 20,000 nights of safe sleep, provides 27,000 meals, distributes 500 emergency relief hampers, delivers more than 1,200 clinical psychology sessions to young people and their families, and engages more than 300 young people across its education program.

It is an organisation directly aligned with the values of Beyond Bank, with the Beyond Bank Foundation Board endorsing housing affordability as a critical focus area in the current strategy.



Value.
\$30,000



Grant duration.
One off



Engagement.
2,100 nights of accommodation

Benefits.

For community:

Provide support to deliver a new property that will service up to 6 young people at a time that might otherwise find themselves sleeping on the streets.

For Youth Futures:

Addressing the immediate crisis accommodation of young people in need as well as supporting the wrap around services to achieve their goals.

More support for youth in need.

Organisations like The Salvation Army continue to do amazing work to tackle inequality in Australia and provide support to those in need.

One of the newest programs being offered, the Gippsland Youth Education Pathway and Living Skills Program, is making significant gains in addressing youth homelessness in the local community.

Research undertaken by the Salvation Army has found the demand for homelessness services increased by 45 per cent in 2019-20 in the Gippsland area, further reinforcing the need for more on-the-ground services, especially in country communities such as the Gippsland region.

The Beyond Bank Foundation has contributed \$60,000 over two years to help support the delivery of the program through increased staffing resources, which aims to increase access to support for at-risk homeless youth and to enable homeless young people to achieve their education, employment, and sustainable housing goals.

Through Beyond Bank's involvement, more people in the local community have been able to work towards greater independence in a stable

living situation by better managing income and income support, becoming more equipped to live independently, as well as developing budgeting, cooking, home maintenance and communication skills.

The Salvation Army's Victorian homelessness state manager, Peter McGrath, said through Beyond Bank's support they were able to increase the hours of their case workers, which helped the program reach more people.

"What that has enabled us to do is to reach out and connect with more schools in the area, and by connecting with the schools we are identifying young people at risk of homelessness and working with those schools to find ways to keep those young people in stable accommodation," he said.

"The program has been going for over 12 months now and has been incredibly successful in engaging with younger people."

The partnership with The Salvation Army is directly aligned to Beyond Bank's strategic priorities, which is about supporting initiatives that promote and provide housing accessibility support and identify a pathway to home ownership.



Value.

\$60,000



Grant duration.

2 years



Engagement.

60 students have been supported into programs in the first year

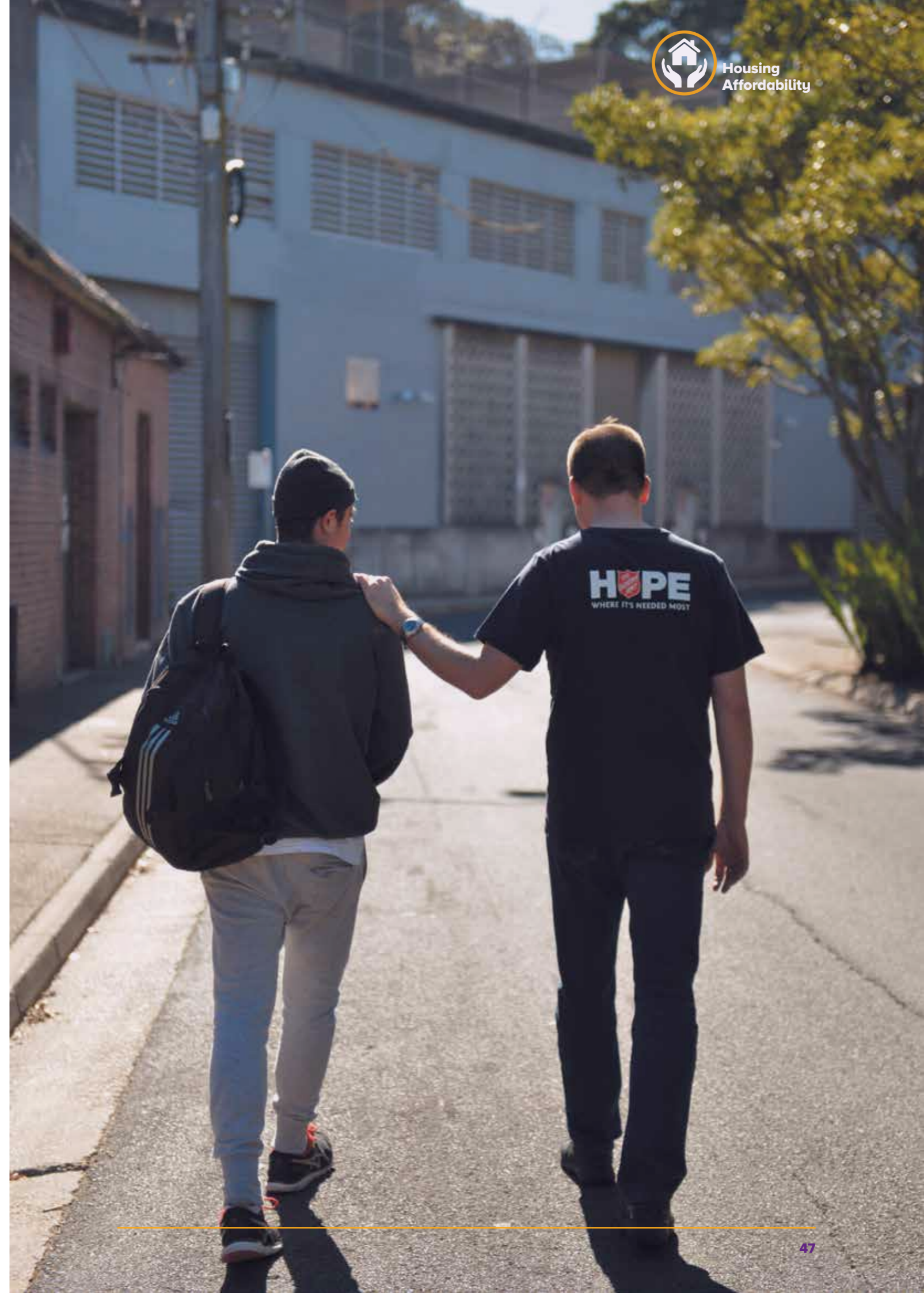
Benefits.

For community:

To keep young people and their families out of the homelessness service system, providing wrap around supports to assist young people to either remain in accommodation or find suitable & stable alternatives.

For the Salvation Army:

Continual availability of Living Skills Program that assists young individuals to build their Journey to Independence.





New opportunities through artistic expression.

Artistic expression is a powerful tool for young people to make sense of themselves, their community, and the world around them – none more so than for those people living with a disability.

Tantrum Youth Arts is a leading youth arts organisation that has been operating for more than 45 years in the Hunter region, offering opportunities for young people to develop skills and explore a career in theatre and performance.

Through their Accelerate Ensemble program, Tantrum is using performance to allow young people with a disability to build confidence, connections and compassion, something they felt was in demand in the region.

Beyond Bank’s support has assisted Tantrum in providing free access to a high-quality performing arts training program for young adults living with a disability, which has also contributed to positive social outcomes and increased employment opportunities for those involved.

Tantrum Youth Arts executive director Tamara Gazzard said the partnership with Beyond Bank had been extremely beneficial to growing the program.

“It was only through Beyond Bank’s support that we were able to start this program, and essentially that support has enabled us to make this program freely available to anyone who is interested,” she said.

“I think the professional opportunities that have popped up, which is giving these young people professional experience in the arts, we just wouldn’t have been in a position to jump at them if Accelerate Ensemble didn’t exist.”

In March 2021, a group of eight young adults began the program, including Billie who attends Accelerate Ensemble with her AUSLAN interpreter.

“Accelerate Ensemble has the patience to offer something for everyone who attends, listens carefully and engages with those workshops – it’s an incredible place for those with disabilities and brings them a new home, a place to feel freedom and not feel isolated or locked away from a social life,” she said.

“I also believe Accelerate Ensemble is the best place to grow and I do hope it will keep going with so much passion to give and create.”

Disability Support has been endorsed as a key focus area of the Beyond Bank Foundation’s strategy, which has helped to create a strong partnership with Tantrum Youth Arts.



Value.

\$20,000



Grant duration.

2 years



Engagement.

Delivered 27 workshops, 63 hours of professional development and generated \$8,075 work of employment outcomes.

Benefits.

For community:

Contribute to positive social outcomes for the Accelerate Ensemble members, including increased self-confidence, self-expression and sense of belonging.

For Tantrum Youth Arts:

Provide free access to high-quality performing arts training for young adults living with disability in the Hunter Region.



Setting students up for success.

The Tjindu Foundation was established in 2020 to help serve the needs and interests of the communities of Aboriginal children and young people in South Australia.

The organisation measures its success on three key pillars: better education and employment outcomes, connection to culture, and improved health and wellbeing outcomes.

Established by April Lawrie, Commissioner for Aboriginal Children and Young People in South Australia, and Paul Vandenbergh, former director of

Aboriginal programs at the Port Adelaide Football Club, Tjindu is a home-grown organisation that is the only one of its kind in the state.

“Our Tjindu Foundation mission is to cultivate cultural and community wellbeing through delivering community-based cultural education activities for Aboriginal students across South Australia,” Tjindu general manager Kellie Graves said.

“Both April and Paul’s work, Aboriginal leadership and community life have immersed them in activities to address gaps and promote better outcomes.”

Beyond Bank’s involvement has helped to deliver financial wellbeing sessions to students involved in Tjindu’s programs, which provides education on budgeting, bank account structure, savings, and how to purchase a first car.

Our People and Culture team also deliver a session on preparing students for seeking employment, including education around interview techniques and resume writing.

Kellie said Tjindu would continue to grow over the coming years thanks to good governance from the organisation’s board, as well as stronger ties being built with a range of community partners like Beyond Bank.

Tayah Coulthard-Todd, a 16-year-old from Port Augusta, has participated in Tjindu’s AFL Aboriginal Academy and said it has helped her better understand her culture and identity.

“Tjindu brings guest speakers in to do our lunch and learns, they bring in different companies each week and they help us look for career readiness and pathways, life skills and other opportunities,” she said.



Value.
\$25,000



Grant duration.
1 year



Engagement.
80 First Nations young people supported through programs

Benefits.

For Tjindu:

Assisting young Aboriginal people in South Australia to make the most of their schooling and prepare them for future employment opportunities.

For community:

Tjindu are our consulting partner for the development of our first RAP and are actively working with our sustainability team and Diversity and Inclusion Committee.

“You are not alone in this program because everyone has the same or very similar experiences to you ... you can connect with your sisters and brothers and they are able to understand certain things you have been through.”

Supporting communities through sport.

We recognise the importance of sport and recreation and its place in local communities across Australia. We know that sporting clubs are where people come together to connect and participate, leading to stronger, healthier, safer communities.

When sport is present in local towns and regions, strong social bonds are formed, and people are generally healthier and happier.

Sport is inextricably linked to the Australian way of life. During the pandemic, the sense of isolation worsened as many sporting events were reduced or cancelled.

That is why we continue to partner with sports clubs across all of our regions, from the grassroots level to the elite. We also provide fundraising assistance through our Community Reward Program, allowing people to support their local club simply by saving their money.

In 2021/22, many sporting clubs received a share of more than \$630,000 via this program, ensuring that clubs across the country could keep their doors open and provide a place for people to belong.



Clockwise from top left:
 Cricket ACT junior players,
 Cricket ACT Umpires,
 Moreland Football Club, Melbourne, Victoria,
 Cricket ACT junior players,
 Steel United Soccer Club,
 Singleton Track & Field, Hunter Valley, NSW,
 Camden Red Sox, Sydney, NSW.



A partnership of shared values.

AFL Premiers in 2021.

In 2021 we became the official bank partner of the Melbourne Football Club and Casey Demons in the VFLW, with our brand prominently displayed on the back of the club guernseys, coaching apparel and on-ground signage.

The partnership is expected to grow the brand within a football-focused Victorian market and help us get to know our Melbourne community better.

The Melbourne Football Club, along with many AFL clubs, come together to tackle social issues that affect us all. Through their leadership, the clubs provide significant fundraising to support the programs and research that is initiated by charities.

We are thrilled to team up with a club that strongly aligns with our community values. Our aim during our partnership term is to work alongside the club to support Breast Cancer Network, Fight MND (Motor Neurone Disease) and Reach Foundation. We believe that together we can build stronger communities.

Last year was also a special one to be partnered with the Demons as the men's team successfully captured the 2021 premiership in an emotional victory over the Western Bulldogs at Optus Stadium in Perth.

It was the first time the club had won an AFL/VFL premiership in 57 years.

Battling the Beast.

When Beyond Bank partnered with the Melbourne Football Club, it was largely due to the shared commitment of working for and with communities.

The Club has several important charity partners who serve the needs of people doing it tough. One such partner is FightMND, co-founded in 2014 by former Melbourne coach Neale Daniher.

Since that time, FightMND has raised more than \$55.9 million for research projects and initiatives designed to find effective treatments and ultimately a cure for Motor Neurone Disease (MND).

MND is an insidious, devastating, and progressive disease that gradually takes away a person's use of their arms and legs, their ability to eat and swallow, their speech and ultimately their ability to breathe.

Sadly, the average life expectancy of a person diagnosed with MND is just 27 months. It is a devastating blow for the 2000 Australians battling the disease as there is currently no effective treatment or cure.

According to FightMND CEO Dr Fiona McIntosh, research remains the key in the fight against what the organisation calls 'The Beast'.

"We don't accept that MND is incurable – it's just underfunded," she said.

"That's why we invest in the brightest emerging scientists whose cutting-edge research teaches us more about the disease and how to fight it and brings us another step closer to finding a cure.

"When people donate to FightMND, they offer hope to people living with MND as well as their families – hope that one day, there will be an effective treatment or cure for this devastating disease."

Beyond Bank first joined the fight in 2021 by providing a \$10,000 contribution towards FightMND's largest fundraiser, The Big Freeze, and then raising a further \$23,300 via the Bank's annual Double Donation campaign.

These funds move us all one step closer to finding effective treatments and a cure for MND. It also helps offer much-needed hope to the many people living with the disease across Australia.

We are for and with all those in our community involved in the fight against MND every step of the way.



Value.

\$43,329.70



Grant duration.

Ongoing



Engagement.

Supporting FightMND in their mission to find a cure and care for more than 2,600 Australians living with MND

Benefits.

For community:

Every dollar raised takes Fight MND closer to finding an effective treatment and cure for Motor Neurone Disease.

For FightMND:

Funds raised will be used to provide care equipment such as mobility, communication and respiratory support devices to help improve the lives of those Australians currently fighting the disease.



Neale Daniher at The Big Freeze.

for and with each other

Beyond Bank is a place where people bring their whole selves to work.

We encourage them to bring their values into everything they do for each other, for you and for their communities.

We know things work out better when we do them together.

Our goal is that none of our people stand alone but are surrounded by like-minded colleagues who collaborate with them daily and champion them throughout their careers at Beyond Bank.

By listening to what matters most to our people, supporting them and celebrating their contributions, we help them have meaningful careers that change the lives of you, our customers.

We are for and with our people.



Left to right: Kehani Rose, Brittany York, Sue Clarke, Olivia Wallace, Jarrad Jones, Ben Mason from our Green Hills branch.

Supporting our people.

Navigating a pandemic.

COVID-19 has continued to throw challenges at us, but we have remained committed to keeping our services open to customers and communities throughout the pandemic.

We have provided both pandemic and vaccination leave to support our people. In 2021/22, 138 employees accessed pandemic leave, with a total of 4,643 hours provided. Furthermore, 283 individuals accessed vaccination leave at 1,815 hours in total.



4,643
hours of pandemic leave.



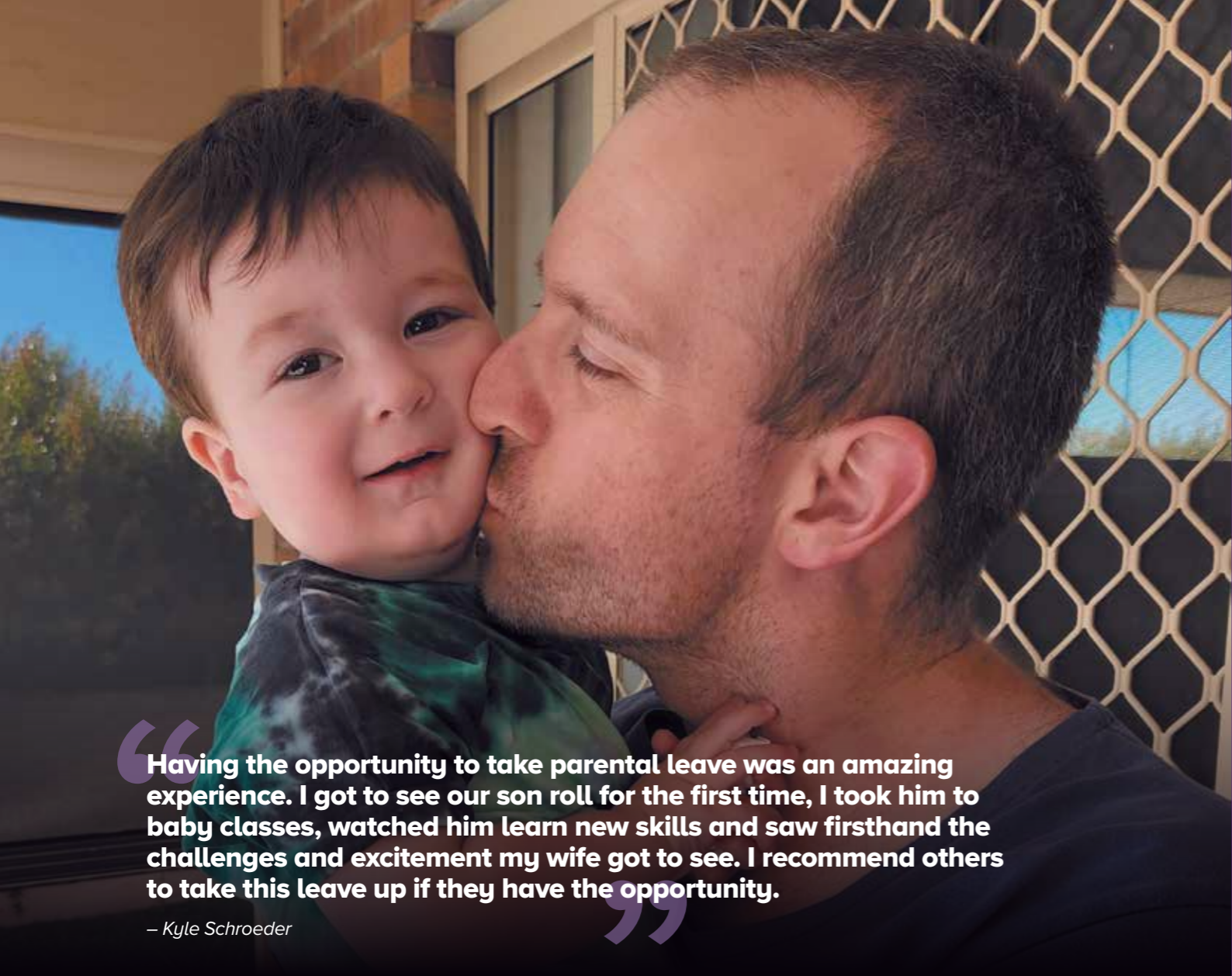
1,815
hours of vaccination leave.

Employee Assistance Program (EAP).

Beyond Bank has partnered with Benestar to provide employees with a holistic and comprehensive health and wellbeing program to help them feel great and be their best.

Benestar offers professional, confidential counselling and support, which is free for employees and their eligible family members. Our employees also have access to a program that provides specialised coaching to assist with support for mental health, strategies to create better work-life balance, stress management, guidance on parenting issues, fitness and nutrition, specialist support for people leaders, improving relationships and more.

Collectively, 102 sessions of EAP were used over the year.



“Having the opportunity to take parental leave was an amazing experience. I got to see our son roll for the first time, I took him to baby classes, watched him learn new skills and saw firsthand the challenges and excitement my wife got to see. I recommend others to take this leave up if they have the opportunity.”

– Kyle Schroeder

Mental Health First Aid training.

We see the value of individual wellbeing and believe that appointing skilled individuals to provide mental health first aid is a necessity in these changing times.

In 2021, a total of 26 staff members were trained and became accredited in Mental Health First Aid. They complement the formal support services we already have in place, like our Employee Assistance Program through Benestar. They are not a substitute for professional support services, however they are able to provide initial support where required.

Making the most of family and work.

Beyond Bank is proud that its employees continue to access parental leave, and we encourage all new parents to consider taking leave.

We had two dads take parental leave this year, and we look forward to more dads joining them in the future.

“Parental leave was so appreciated with the birth of my first daughter, being able to spend this special time bonding with her and watching her grow. They change so quickly, and you can never get this time back when they are so little.”

– Samantha Walsh

Growing and learning.

Our Inspiring Leadership program equips our leaders with the essential tools to build strong relationships with their teams, increase engagement and shape a culture of high performance. The skills learned help our leaders and their teams deliver great outcomes for our people, customers and communities.



“I found the course to be extremely engaging and valuable while also providing a deeper insight to myself and how we operate and interact with each other as a team. Darren and Tim showed so much energy and passion in delivering a number of techniques, models and tools that I continue to use in my professional and personal life.”

– Jayne May, Adelaide, SA.



The Inspiring Leaders program is different to what I have been through in the past. It has given me insight into my current leadership style, what I do well and where I can make changes. It is a worthwhile program to be a part of.”

– Mike Day, Sydney, NSW.

Over the coming year, we are launching Aspiring Leaders, a program designed to instill leadership skills early in an individual's career. This complements a raft of leadership programs already underway.

Celebrating our people.

At Beyond Bank, we're passionate about people. We celebrate those who strive for excellence and the Beyond Awards are one of the ways we do this.

Beyond Award recipients are nominated by their colleagues and are awarded in three categories:

- For and With Customers
- For and With Each Other
- For and With Community

We have had 134 nominations and 47 award winners over the year.

In 2022, we also awarded our inaugural Changing Lives Award, which is the best of the best and was awarded to Alana Sutherland for her service to our customers and the community. See her story on page 32.



Alana Sutherland



When worlds meet.

Crystal Crossman and Aswini Perera reunite for the first time since Crystal started at Beyond Bank.

Feeling at home at Beyond Bank.

Aswini Perera migrated to Australia in 2015 with high hopes of continuing her career in banking, which she had gained a lot of experience in while living in Sri Lanka. But after months of job hunting in Adelaide, she began to feel disheartened.

“It’s a little better these days, but back in 2015 when people migrated to Australia it was pretty difficult to find jobs,” she said.

“It wasn’t like my husband and I were picky and wanted a particular job, but since we didn’t have Australian work experience, there wasn’t anywhere that wanted to employ us.”

As the challenges of finding a job continued, Aswini turned to volunteering and got involved with Vinnies to gain experience, while also continuing to feed her passion of supporting not-for-profit organisations. It was there she met Peter Rutter, a Beyond Bank executive who also volunteered to help others.

“I got to know Peter through volunteering together and he told me about Beyond Bank and how it was closely linked to not-for-profits, and then he said ‘just send me your CV’, so I sent it through,” Aswini said.

“Little did I know there was an opportunity for a casual role, so not long after that I started at Beyond Bank for nine hours a week.”

Aswini said before Beyond Bank it was easy to feel down when things were not going her way, but after taking the casual role, she quickly began to feel more at home in Adelaide. She was then offered a contract in another department, which led to a permanent role in her original position.

“I’m so grateful that I’m at Beyond Bank, because I feel like the bank has its heart in the right place,” she said.

“After having a stable job in a permanent role I was also able to get permanent residency in Australia, my husband and I have had a son who is almost four now, and we bought our first home last year.”

Aswini has now been at Beyond Bank for six years and said it was the perfect workplace because of the culture and its strong connection with the not-for-profit sector.

She said she felt at home in Australia and one day hopes to be able to work at Beyond Bank while also volunteering with her son so she can show him the importance of caring for others.

Not just a job, but a long-term career.

Navigating the barriers of returning to work can be incredibly tough for a single mother, which was the case for relationship advisor Crystal Crossman before she started with Beyond Bank.

After going through a divorce and continuing to deal with the challenges and responsibilities of raising young children, Crystal said her confidence took a hit and she did not know whether she would be able to find a job.

“I was at the point where I didn’t think I’d even get a job at Woolies, the confidence was so low,” she said.

“I kind of look back and I pinch myself at how lucky I am, but also of what I know now, I never would have imagined that I could know this stuff and do my job so well.”

Crystal was introduced to Beyond Bank through the GOGO Foundation’s Inclusive Work Program, a program teaching wellbeing skills and foundational work-skills, providing work immersions and mentoring, and creating targeted pathways to employment for women.

“I hadn’t worked for a while after children so the program helped me learn resume and application skills, as well as introduced me to different work environments,” she said.

“Then I was introduced to Beyond Bank and I thought to myself, ‘why just a job, why not a career?’

“I was in awe of the company – their values in particular really struck me as something I wanted to be aligned with.”

Crystal was interviewed by Aswini Perera as part of the program, another team member with her own inspiring story that led her to Beyond Bank, which encouraged Crystal to use what she had learned from the program and find a job at the bank.

“It was the first interview I’d had in seven years. I was so enthused that I got home and jumped on Seek and found an opportunity (at Beyond Bank) – even though applications had closed I just had a crack.

“Through that program I saw doorways and opportunities open up for me personally, I became confident re-engaging with the workforce and I was fortunate enough to win the job.”

Crystal said she was “like a deer in headlights” on her first day, however with the support of the team around her she grew into her role and began to thrive.

It was about not just having a job, but a long-term career that gives me a tangible future. I thought, ‘why not me too, how far I can actually take this?’



Tess Powell and Melissa Zanker are part of the GrowBeyond program.

Diversity and inclusion.

At Beyond Bank we know a diverse workforce is a more creative, effective workforce. We also know that in order to be a truly collaborative workforce, we need to be inclusive of every person involved in the organisation. It's important our people feel included, connected and respected.

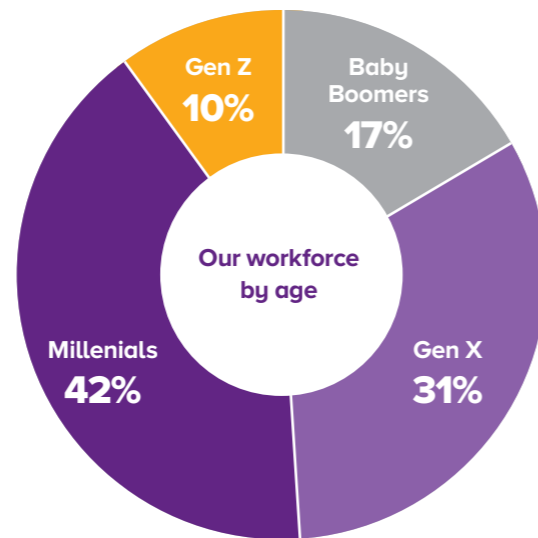
This year we have also introduced a cross-generational mentorship program called GrowBeyond. This program aims to build relationships between individuals across generations and provide growth opportunities. Participants gain a new confidante, mentor and champion who is for and with them.

Closing the gender gap.

Our focus on gender includes programs such as our Beyond Women program. Feedback from these workshops demonstrates the program continues to build our women's confidence, their ability to network, influence and give and receive feedback. In the last year, we have seen progress in the gender representation across job categories and we now have a more equal representation across the middle job categories and a higher representation of women at executive level.

Championing all ages.

With a wide variety of ages represented across our workforce, we want employees of all ages to have influence and make a contribution to each other's development.



In conversation with diversity and inclusion.

Our Diversity and Inclusion committee is passionate about making change in the area of Diversity and Inclusion. Every year they run a series of 'In Conversation with Diversity and Inclusion' sessions to help educate, empower and inspire our people to create a happy and safe workplace for all.

During the sessions, we create a space where vulnerability is normal, questions are encouraged and the conversation is real. This year we have run four In Conversation sessions.

What is inclusion?

Our Chief Information Officer Fiona Floyd joined with guest speaker Sam Turner to help us learn what inclusion is, how we can lead inclusively and role model inclusion, what inclusive behaviour is, and they gave us practical tips and suggestions for inclusive behaviour in the workplace and our community.

Promoting better relations between men and women.

International Men's Day provided us with the opportunity to invite writer and speaker Phil Barker to share his journey and thoughts with our people. Through the lens of his own story, Paul spoke about

the importance of International Men's Day, the damage brought about by gender stereotypes, the benefits of gender equality, how men can be allies to fast-track gender equality, and how to foster positive gender relationships.

Breaking the bias.

We were pleased to invite our community partner Dress for Success to help us celebrate International Women's Day with the theme of 'Break the Bias'. Dress for Success is an organisation that provides a range of support to empower those who identify as women to reach financial independence, such as through coaching, interviewing skills, and a new work wardrobe. We heard from a participant in the program and were excited to present this as a fundraising opportunity for Dress for Success. Collectively our people raised more \$1,000, which was dollar-matched by the organisation.

Reconciliation Week with Paul Vanderbergh.

Paul Vanderbergh, a proud Wirangu and Kothoka man from South Australia's far west coast, was our guest speaker for this event. Paul co-founded our partner Tjindu and is the diversity talent manager for the Australian Football League (AFL).



Clockwise from top left: Angie Bon, Vindya Venkateswaran, Josh Elsing, Joe Mkandala, Kris Watts, Elizabeth Liu.

Creating a more inclusive organisation.

Our approach to diversity and inclusion reflects our values as an organisation. As a customer-owned bank, we are for and with you and our community. We don't just support local communities – we are a part of the local community and our business should reflect the communities and people we serve.

That is why we have committed to develop our first Disability Access and Inclusion Plan (DAIP).

A Disability Access and Inclusion Plan (DAIP) provides a roadmap for how to review our current practices, plan strategically and implement change to recognise and promote the rights of people with disability. It is an action plan that outlines our objectives and actions by assigning accountability and measuring outcomes.

To help strengthen our communities through inclusion, we are committed to achieving positive impact for people living with a disability by delivering the following goals through our Disability Access and Inclusion Plan:

- 1.** A supportive and inclusive culture and accessible work environment.
- 2.** Increased employment of people living with a disability at Beyond Bank.
- 3.** Increased representation and improved accessibility for customers living with a disability.

Throughout FY22 we have been working with a disability service provider to develop our DAIP by identifying barriers, engaging stakeholders and seeking feedback to understand where we can improve. We aim to launch our first DAIP in FY23.



Reconciliation is everyone's responsibility.

We all have a responsibility to contribute to reconciliation.

We believe we have a unique role to play in helping to remove systemic barriers to improve inclusion and create change within our sphere of influence. This includes through improving cultural awareness, removing barriers to inclusion through business policies and practices and providing economic opportunities to First Nations peoples through employment or other means.

That is why we have committed to develop our first Reflect Reconciliation Action Plan (RAP).

Creating a RAP is how we demonstrate our commitment to being an inclusive organisation and how we can contribute to strengthening relationships with First Nations peoples for the benefit of us all.

In FY22 we completed a survey of our people to better understand attitudes and the level of awareness with regard to reconciliation and the challenges faced by First Nations people.

To help us on this journey we have developed a partnership with Tjindu Foundation who is helping us develop our first RAP as well as being our Aboriginal voice in this process. We aim to launch our first RAP in FY23.



Caitlin Spence (right) with her manager Kirsti Saprinidis.

A safe and supportive workplace.

Caitlin's role requires her to work with customers to process and finalise deceased family members' assets, which is a job that requires empathy, resilience and skilful navigation through difficult conversations at an emotional time.

"Dyslexia brings many gifts – imagination, abstract and critical thinking, and an innate ease at connecting with others," she said.

"Having to complete the legal processes for a deceased estate is undoubtedly a stressful situation for anyone experiencing loss, so my talents from dyslexia help me empathise and steer my way through sensitive conversations with customers."

Although Caitlin has worked for other large organisations, she said she had not previously been successful in accessing the assistive programs she needed to do her job effectively.

"Over time, this meant I was spending hours of my own time fulfilling reading tasks, which really impacted my overall stress levels and self-esteem."

She recalls her initial interactions with Beyond Bank and how she chose to work there over other employers because of the way she was treated and the values that were displayed.

"At every part of the process from interview to getting my job, Beyond Bank has made me feel comfortable about asking for help," Caitlin said.

When Caitlin, a deceased estates officer with dyslexia, was interviewed for her position, she asked for assistive programs to make it easier for her to do her job.

"I have specific cognitive impairments in auditory processing, reading speed and tracking, so these programs make it easier for me to read and write," Caitlin said.

"One of my interviewers at Beyond Bank shared that his son was also dyslexic and how exceptional he was despite his struggles in his early education. When I heard that, I felt very reassured."

"I feel like I have people who want to develop my skills, so that I can use all my talents and reach my full potential."

A merger made in heaven.

Beyond Bank's growth strategy is one that has been built upon mergers with like-minded credit unions operating with a customer-owned model and ethos.

In March 2020, Nexus Mutual was the fifteenth credit union to merge with Beyond Bank, which is where Brodie Lee had been the IT Manager for approximately six years.

In the months leading up to the merger, after experiencing a particularly difficult time in his life, Brodie was formally diagnosed with autism.

"Suddenly I had to try and make sense of who I was with this new information," he said.

"My baseline sense of self was disrupted, and it took me some time to put all the pieces back together."

As the merger with Beyond Bank approached, Brodie was upfront about his diagnosis and conveyed his hopes to take on a new challenge in a role where his aptitude, skills and experience could positively impact on the business.

He said Beyond Bank's People and Culture team was "wonderfully accepting" of his challenges throughout the merger process and his competencies were well assessed, ultimately helping him find his feet as a senior applications specialist for the IT Customer and Automation team.

In the two years since the merger, Brodie has built a number of whole-of-bank digital applications, transitioning some of the most manual and clunky processes into seamless digital workflows.

"Brodie's unique set of characteristics makes him the perfect person for his role," Brodie's manager Brontie Chambers said.

"By setting him up with the flexibility to work in a self-controlled and uninterrupted environment, he was able to channel his focus and teach himself the programs that would build the solutions we needed."

Brodie said his team was incredibly supportive and his manager Brontie was open to communication and exceptional in working through the challenges he had.

“I feel recognised and valued for the contributions I’ve made to the business, which has given me a sense of purpose, satisfaction and wellbeing.”

Brodie Lee works remotely from Ballarat, Victoria.

A lifetime of community service.

After 20 years with Beyond Bank and a lifetime of service to countless community organisations, former community development manager John Morrison recently called time on his incredible career.

After a total of 56 years working in the banking sector, John’s time at Beyond Bank was defined by the impact he made in local communities and the clubs and organisations he worked closely with.

He said his Community Development Manager role was “very rewarding and very challenging” but was also the most enjoyable of his career.

“I lived in a lot of country towns, and you get very involved in those towns and in those communities, which is the story of my life really,” he said.

“I guess my basic philosophy with community is that I’ve always been a great believer in supporting the community where we work and live – that has carried me through my whole working career.”

During John’s time at Beyond Bank, he also undertook a range of mentoring roles, assisting colleagues new to the organisation with adapting to their environment, as well as developing leadership programs for staff.

“I was a great believer in developing emerging leaders, I did about 20 leader courses in my time,” he said.

“Every time I helped recruit people, I didn’t just look at whether they could do the role but also if they had leadership potential – everyone can lead if they have the opportunity and the development.”

After beginning work in a bank at 16 years old, John continued his career at several different institutions in a range of locations, with about two thirds of his career being based in regional areas.

And after retiring more than half a century later, even after attempting to retire twice prior,

John is still staying busy through his vast community service.

He said he now has more time to spend with his family interstate, he and his wife have been doing a bit more travel, and he can continue spending time volunteering with groups he is passionate about – for example the local Scouts group.

While reflecting on retirement, John said his time at Beyond Bank not only allowed him to earn a living but do it alongside his passion for supporting the community, something he’s very grateful for.

“Beyond Bank really does get it right when it comes to community support – a lot of big companies say they support their communities, but Beyond Bank actually walks the talk in a really hands-on way,” he said.



John Morrison.



“Beyond Bank really does get it right when it comes to community support – a lot of big companies say they support their communities, but Beyond Bank actually walks the talk in a really hands-on way.”

Our commitment to volunteering.

We are committed to using our business as a force for good. That's why we support our staff to volunteer for a cause they feel passionate about through paid volunteering leave.

Over the past year, our people found ways to give back to their communities and people who needed their help, even during the pandemic. They mended fences, built animal enclosures, wrapped gifts, supported fundraising events, cooked meals and barbecues, packed hampers and sorted clothing. Some walked or ran, others gave blood, built websites or joined boards.

We support staff volunteering because we know it changes lives, and not just for those receiving the services. Volunteering helps people to feel good about themselves. It creates a sense of fulfillment and can provide a great perspective.

“Community is at the heart of who we are and I love that volunteering gives me the opportunity to give back directly to my local community. Planting trees along one of our freeways in the Perth CBD left me feeling like I had a lasting impact on the environmental sustainability of our state.”

Michelle Coelho,
General Manager People & Culture

“It's really empowering to work for an organisation that provides the opportunity to give my time to a cause I care about. The bank was very flexible in encouraging and promoting the opportunities that exist and providing these for us. It gives perspective and a greater understanding of how we as an organisation link together through shared values.”

Cameron O'Connor,
Mobile Banker

“It was so great to participate and help those who help others. I loved doing this with the digital team from SA and especially loved picking out the cute baby outfits to add to the bags.”

Tonina Iannicelli,
Senior Manager Digital



Katie Voss and Michelle Coelho planting trees in Perth, WA.



Sara Gittos, Brianna Chiricosta and Lani Thompson volunteering with People Who Care, WA.



Alana Sutherland, Ian Helmore, Jin Zhu, Jodie Gower and Crystal Crossman volunteering for Childhood Cancer, SA.



Tonina Iannicelli, Nick Greenlade, Ryan Kernahan, Chris Filosi and Marina Petkovic at The Village Co., SA.



Darci Smit on paw patrol for Royal Society for the Blind, SA.



Kylie Vuong packing Christmas hampers at Anglicare SA.



Left to right: Nami Khanna, Mira Nawira, Leisa Neylon, Melina Manfrinato, Nitika Mehra, Krista Bell, Shaakya Dharmaratne, Jodie Nairn and Riz Rizwan helping out at Double Donation partner Dress for Success, WA.

“The parents were a little apprehensive at first but once we made conversation with the two mums, they were then willing to chat about nothing in particular. The experience with OVIS definitely made me go away feeling thankful for the wonderful life I have and think about those that are going through something traumatic or just a change to their circumstances.”

Rebecca Bufo,
Relationship Advisor

“Although the nature of the concern is very different from the customers at Beyond Bank, the amount of call work that we do transfers across to my work with the Lifeline crisis support line. The Lifeline calls make me more empathetic and understanding which has led me to getting good reviews with customers. Similarly, my phone manner that I've developed while working at Beyond Bank made me more comfortable volunteering with Lifeline.”

Nick Jones,
Customer Relationship Consultant



Riz Rizwan and Grace Layones at Relay for Life, WA.

Our B Corp impact.



Better business – B Corp certification.

B Corps have a responsibility to meet the highest standards of accountability and transparency, as well as social and environmental performance.

It is all part of a global movement that redefines how success in business is measured and what is expected from us by our customers. This ranges from products, services and also operations, with B Corps ensuring practices and profits are used to leave lasting positive impacts for all stakeholders, not just the shareholders.

It is all about ensuring we balance purpose with profit and ensure we consider people and the planet in our business practices and products – demonstrating our commitment to sustainability.

Beyond Bank considers this certification as a key pillar of how we do business, as we continue to strive for better outcomes for those in all aspects of our shared communities.

To certify as a B Corp, we measure our impact across five stakeholder groups – governance, workers, community, environment and customers. We are required to achieve a minimum score of 80 points out of a possible 200+ to become a certified B Corp. The B impact score is customised to each organisation that undergoes the B Impact Assessment. This unique scoring methodology was designed to allow for each business' distinctive positive characteristics to be recognised and celebrated.

Our progress.

Beyond Bank's approach is based on continuous improvement, which may not always be obvious in the individual impact area scores as the scoring system continues to evolve.

However, our progress has been significant and is evidenced by our increased overall score and how we rank against other B Corp banks. Our latest internal assessment, which is currently being reviewed by B Lab (the not-for-profit which oversees the B Corp movement), places Beyond Bank in the top 10 B Corp banks in the world. It's a great achievement – but we're aiming even higher.

UN Sustainable Development Goals.

Linking our B Corp impact to the UN Sustainable Development Goals (SDGs).

The SDG Action Manager is a performance tracking tool that combines the B Corp impact assessment with 17 Sustainable Development Goals issued by the United Nations. These goals are designed to help organisations understand how their B Corp impact is contributing to positive impacts around the world. This process is designed for organisations like ours to help facilitate meaningful action through a robust process of self-assessment, benchmarking and improvement. The 17 SDGs are a global call-to-action that aim to transform our world for the better, which we measure through our B Corp certification.

The 2030 agenda for sustainable development addresses some of the world's greatest challenges – to balance people, planet and prosperity and help push our world onto a pathway towards a sustainable and resilient future. Now, through the SDG Action Manager, we have an improved methodology for measuring and tracking our performance – our baseline score is currently 71.5 per cent, representing an assessment of our commitment to human rights, labour practices, environmental management and good governance.

Our objective is one of continuous improvement. We are pleased that our overall SDG scores have held or increased across each of the goals we are focusing on.



The goals we are focusing on as a business are:



Sustainability strategy.

This year we also finalised our three-year sustainability strategic plan, which outlined the initiatives our organisation plans to focus on to create further positive impact.



People.

- Disability Access and Inclusion Plan
- Reconciliation Action Plan
- Financial Inclusion Program



Profit.

- Sustainable finance and green loans



Planet.

- Towards net zero emissions by 2050
- Environmental not-for-profit support

Our B Corp impact governance.

Good governance is underpinned by how Beyond Bank maintains its ethical and responsible business practices, as well as how true we remain to our values. It's all about being purpose-driven in an effort to serve the wider community. The B Corp impact score for Beyond Bank is assessed on the commitment we have to maintaining our ethics, accountability and transparency through our practices and policies, while preserving our purpose. Another layer of that includes being assessed on our commitment to good corporate governance, anti-corruption, stakeholder engagement and ethical decision-making. Our positive impacts of good governance include:



You.

We are customer-owned. You can rely on us to act in your best interests.



Your bank.

Ethical and responsible business practices and working with integrity.



Your community.

Being recognised as a good corporate citizen by giving back to the communities we operate in.

2022 B Corp impact score.

Businesses in the top five percent average a score of 20.7.

Previous certified score **2022**

17.4 **21**

Governance

'Governance' evaluates a company's overall purpose, engagement around its social and environmental impact, ethics, and transparency. This section also evaluates the ability of a company to protect their purpose and formally consider stakeholders in decision making through their corporate structure or corporate governing documents.



See our B Corp assessment here – 2022 recertification pending.

SDG assessment.



2021

43.8

2022

44.2

FY22 initiatives.

Commence the process to embed purpose and stakeholder considerations into our business constitution to demonstrate accountability and responsible governance for the long term.

Select and implement an impact framework for our foundation and community grants to better understand social outcomes.

FY22 performance.

Achieved We completed the process in readiness for the FY22 AGM.

In progress We conducted research into various social impact frameworks and it was decided to continue with B Corp as a holistic impact measurement framework.

FY23 plan.

Update our constitution via a vote of our customers at the FY23 AGM to incorporate the B Corp legal requirements for accountability.

Explore third party support to implement a complementary social impact framework alongside B Corp.

Achieved **In progress** **Not achieved**

Our B Corp customer impact.

It is important for our products and services to reach and benefit customers and communities in need, or to help solve social or environmental issues – these are key elements that determine our B Corp impact score. Our SDG assessment on Goal 12 - Responsible Consumption and Production is assessed on the commitment we have to sustainable consumption, the circular economy, the impact of our suppliers and public reporting of our sustainability performance, creating lasting positive impacts such as:



You.

Our focus on inclusiveness and financial wellbeing is beneficial to all.



Your bank.

Sustainable growth and reinvestment of profits to benefit and add value to you.



Your community.

Solving or improving social and environmental problems by giving back to your community through products and services.

B Corp impact score.

There are five operational points available for businesses in the Customers impact area, with opportunities for companies to unlock more points if they have an Impact Business Model – which we do based on the regional and underserved communities that we support.

Previous certified score **2022**

16.6 **48.7**

Customers

'Customers' evaluates a company's stewardship of its customers through the quality of its products and services, ethical marketing, data privacy and security, and feedback channels. In addition, this section recognises products or services that are designed to address a particular social problem for or through its customers, such as health or educational products, arts and media products, serving underserved customers, and services that improve the social impact of other businesses or organisations.



See our B Corp assessment here – 2022 recertification pending.

SDG assessment.



2021

50.9

2022

50.9

FY22 initiatives.

Continue to incorporate accessibility into the design of our branches.

Implement a sustainable financial solution. Investigate financial products for vulnerable or financially excluded people.

Explore and implement financial wellbeing initiatives for key stakeholders.

FY22 performance.

I We incorporated accessibility considerations into our new South Melbourne branch.

I We undertook endorsement and development of a green lending product.

A We implemented Beyond Bank+ app in partnership with Frollo to assist individuals with their financial wellbeing.

FY23 plan.

Launch our first Disability Access and Inclusion Plan and progress actions to provide further support to customers living with a disability.

Launch a green loan product to assist customers to make sustainable home upgrades.

Continue to explore opportunities to improve customers' financial wellbeing.

A Achieved **I** In progress **O** Not achieved

Our B Corp community impact.

A major component of our B Corp impact score is assessed on our involvement with the local community, including charitable giving, how we support local business and how we are fostering a diverse and inclusive workforce. We have a strong commitment to diversity and inclusion, fairness and helping to provide opportunities for disadvantaged individuals, which is a key element of our SDG assessment for Goal 10 – Reduced Inequalities, creating positive impacts for our local communities, such as:



You.

Ensuring that your money benefits communities and community organisations that deliver social impact.



Your bank.

Developing thriving and prosperous communities that are mutually beneficial and central to our purpose to create and return value.



Your community.

Continuing to support small business and local suppliers that help build communities.

B Corp impact score.

There are typically 40-50 points available for businesses in the Community impact area.



Community

'Community' evaluates a company's engagement with and impact on the communities in which it operates, hires from, and sources from. Topics include diversity, equity and inclusion, economic impact, civic engagement, charitable giving, and supply chain management. In addition, this section recognises business models that are designed to address specific community-oriented problems, such as poverty alleviation through fair trade sourcing or distribution via microenterprises, producer cooperative models, locally focused economic development, and formal charitable giving commitments.



See our B Corp assessment here – 2022 recertification pending.

SDG assessment.



FY22 initiatives.	FY22 performance.	FY23 plan.
Develop an impact framework to measure impact outcomes associated with our foundation and grant programs.	Research into various social impact frameworks was conducted with recommendations provided for consideration.	Explore third party support to implement a complementary social impact framework alongside B Corp.
Support our community partners through fundraising efforts.	Efforts including Double Donation Day were executed to support fundraising for community partners.	Continue to support our community partners through fundraising efforts.
Explore partnership opportunities across our local regions.	Community partnerships were delivered across our local regions.	Explore partnerships to support environmental and sustainable building outcomes.
Engage with our key suppliers to further raise awareness of modern slavery.	Key suppliers were engaged to complete a self-assessment, which included raising awareness of the issue of modern slavery.	Share resources to support and educate suppliers on modern slavery.

Achieved In progress Not achieved

Our B Corp people impact.

Our B Corp Impact Score is assessed on how we engage with and develop our people, their financial security and wellbeing and how we promote a positive workplace culture that enables them to achieve their best. Our SDG assessment on Goal 8 - Decent Work and Economic Growth is assessed on our commitment to full and productive employment and inclusive and sustainable economic growth. We aim to set our people up for success both professionally and personally, creating lasting positive impacts such as:



You.

Ensuring you receive exceptional service and support delivered by dedicated and committed people.



Your bank.

Harnessing a culture of 'doing things right and doing the right things', which works to attract and retain talented and engaged people.



Your community.

Creating long-term jobs and thriving economic opportunities in our communities, as well as inclusive and diverse workplaces that represent the communities we serve.

B Corp impact score.

There are typically 40-50 points available for businesses in the Workers impact area.

Previous certified score

25.5

2022

28.2



See our B Corp assessment here – 2022 recertification pending.

Our People

'Workers' evaluates a company's contributions to its employees' financial security, health and safety, wellness, career development, and engagement and satisfaction.

SDG assessment.



2021

43.8

2022

52.6

FY22 initiatives.

Further embed volunteering into our organisational culture through our People and Culture team.

FY22 performance.

● The People and Culture team are now assisting across the business to further volunteering participation by our people.

FY23 plan.

Focus on how we enable employees to feel more connected to community outcomes by embedding the importance of volunteering and enabling them to achieve this without the pressures of workload. Focus efforts on further engagement of the program.

Update our wellbeing strategy to respond to our people's needs within a changing business context, as well as a focus on their financial wellbeing.

🔄 Work has been underway to build out a wellbeing strategy and elements of this continue to be implemented.

Further develop wellness initiatives for our people including embedding the Benestar wellbeing program.

Progress delivery of our first Reconciliation Action Plan (RAP).

🔄 Delivery of our first Reflect RAP is underway with support from Tjindu Foundation to represent an Aboriginal voice.

Launch our Reflect RAP and progress actions that contribute to reconciliation outcomes.

Review our remuneration, rewards and recognition programs to remain competitive and to recognise our people. Identify the moments that matter in the employee experience.

🔄 Significant employee consultation has occurred across the business to inform the development of our employee value proposition (EVP).

Launch our updated EVP.

Update our competency framework to support the growth and development of our people, including clear career pathways and job mobility.

🔄 Significant progress has been made on the development of our competency framework.

Launch our first Disability Access and Inclusion Plan and progress actions to provide further opportunities for people living with a disability.

● Achieved 🔄 In progress ○ Not achieved

Our B Corp environment impact.

Beyond Bank is committed to sound environmental management and performance of our operations, as well as a positive environmental impact of our supply chain and green lending products. These are key areas where our B Corp impact score is assessed. Our SDG assessment on Goal 7 - Affordable and Clean Energy is assessed on how committed we are to helping provide access to affordable, sustainable and reliable energy for all, including improved energy efficiency and renewable energy. Minimising our environmental footprint creates lasting positive impacts, including:



You.

Supporting you to make sustainable financial choices that improve the environment.



Your bank.

Creating value through reduced consumption of resources and increased efficiency.



Your community.

Contributing to the transition to a low carbon economy and giving back to environmental not-for-profits.

B Corp impact score.

There are typically 20-45 points available for businesses in the Environment impact area.

Previous certified score **2022**

8.8

7.4

Environment

'Environment' evaluates a company's overall environmental management practices as well as its impact on the air, climate, water, land, and biodiversity. This includes the direct impact of a company's operations and, when applicable, its supply chain and distribution channels. This section also recognises companies with environmentally innovative production processes and those that sell products or services that have a positive environmental impact.



See our B Corp assessment here – 2022 recertification pending.

SDG assessment.



2021

15.5

2022

15.7

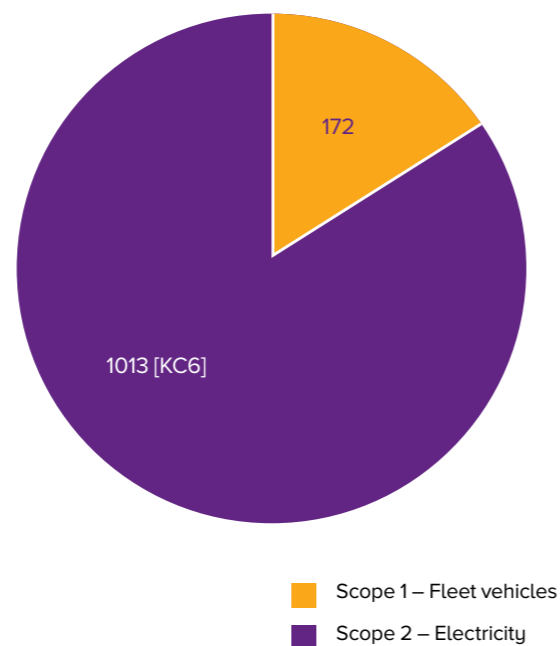
FY22 initiatives.	FY22 performance.	FY23 plan.
Reduce Scope 1 and 2 emissions aligned towards net zero by 2050.	We undertook a review and rationalisation of fleet vehicles.	Explore on-site renewable energy options.
Identify opportunities to provide community grants to environmental not-for-profit organisations in our local regions.	We provided support to community organisations focused on delivering positive environmental outcomes.	Review and manage climate risk and disclosure requirements.
Implement an initiative to reduce the manufacture and use of plastic bank cards.	We made changes to reduce the number of cards produced by extending their life and plans also continue to provide the option of digital cards only.	Explore partnerships to support environmental and sustainable building outcomes.

Achieved In progress Not achieved

Environmental highlights.

The National Greenhouse and Energy Reporting scheme (NGER) is used to measure our greenhouse gas emissions.

Scope 1 and 2 emissions are directly related to our operations. The majority of our emissions are a result of electricity use across our sites. While well below pre-COVID levels, scope 2 emissions have increased slightly as people return to the office and electricity consumption increases.



Total emissions	2021 performance	2022 performance
	1,311 tCO ₂ e	1251 tCo ₂ e
Scope 1 emissions	2021 performance	2022 performance
Direct emissions associated with an activity such as fuel used in vehicles.	165 tCO ₂ e	172 tCO ₂ e
Scope 2 emissions	2021 performance	2022 performance
Indirect emissions associated with electricity consumption.	978 tCO ₂ e	924 tCO ₂ e
Scope 3 emissions	2021 performance	2022 performance
Other forms of indirect emissions such as paper usage and flights.	168 tCO ₂ e	155 tCO ₂ e

Emissions are measured in tonnes per carbon dioxide equivalent.
*Due to rounding, numbers presented in this report may not add up precisely to the totals provided.

Glossary of terms and acronyms.

- AFSL**
Australian Financial Services Licence authorises licensees to conduct a financial services business, as regulated by ASIC.
- APRA**
Australian Prudential Regulation Authority.
- ASIC**
Australian Securities and Investments Commission.
- BCCM**
Business Council of the Cooperatives and Mutuals.
- B Corp or Certified B Corporations**
Certified B Corporations are businesses that meet the highest standards of verified social and environmental performance, public transparency, and legal accountability to balance profit and purpose.
- B Corp impact score or B Corp impact assessment**
A global measurement tool used by business to measure its impact on its workers, community, environment, and customers.
- B Lab**
B Lab is a non-profit that serves a global movement of people using business as a force for good. B Lab's initiatives include B Corp Certification, administration of the B Impact Management programs and software, and advocacy for governance structures like the benefit corporation.
- Capital adequacy ratio**
A ratio used to measure the prudential strength of a financial institution. Prudential strength is calculated as total retained earnings and other equity divided by total assets, weighted to reflect the relative risks associated with our operations.
- Community reward program**
This program provides specialised banking products to community organisations and not-for-profits as well as their staff, volunteers and supporters. The Beyond Bank program also provides the organisation with another way to fundraise.
- Customer-owned bank**
Customer-owned bank means we provide consumer banking services such as credit cards, home loans or personal loans, savings accounts, and term deposits, but is owned by its customers. Customers have voting rights on constitutional matters affecting the customer-owned bank. Profits are reinvested back into the products and services rather than being distributed in shareholder dividends.
- COBA**
Customer Owned Banking Association.
- Cooperative**
Cooperatives are people-centred enterprises owned, controlled and run by and for their customers (or members) to realise their common economic, social, and cultural needs and aspirations.
- GHG**
Greenhouse Gas.
- Housing affordability**
The term 'housing affordability' usually refers to the relationship between expenditure on housing (prices, mortgage payments or rents) and household incomes. The concept of housing affordability is different to the concept of 'affordable housing', which refers to low-income or social housing.
- Members**
Our members are our customers.
- Mission lock**
Companies that protect their mission and ability to formally consider stakeholders in decision making through their corporate structure or corporate governing documents. Being a cooperative helps and having customers and community recognised in our constitution.
- Mutuality**
We will seek to do business with liked-minded customers. Collective endeavour will result in everyone sharing the rewards of collaboration.
- NGER**
National Greenhouse and Energy Reporting scheme.
- Purpose**
Our intention as a business is defined by our purpose. Our purpose is to create and return value to our customers and communities, through this we change lives.
- SDG**
The United Nation Sustainable Development Goals.

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Branches located across the Australian Capital Territory, New South Wales, South Australia, Western Australia and Victoria

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Environmental

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RECYCLED CONTENT



FOREST MANAGEMENT



ELEMENTAL
CHLORINE FREE



ENVIRONMENTAL
MANAGEMENT SYSTEMS