

Beyond Bank Australia Limited

Disability Access and Inclusion Plan



Beyond Bank
AUSTRALIA

Message from CEO

At Beyond Bank, we celebrate diversity in our communities. We recognise that every community is different, and we understand that communities are made up of people from different backgrounds, cultures and experiences, with different interests and beliefs. Yet despite these differences, communities thrive through connection and relationships.

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 that we serve.

That is why we are delighted to share our first Disability Access and Inclusion Plan (DAIP) 2023–2025. This plan sets out our vision to represent and strengthen the communities we serve through improved inclusion and accessibility.

We are committed to delivering this by providing further employment opportunities for people living with a disability, ensuring an inclusive workplace culture and creating a sense of belonging for our people, as well as ensuring our services are accessible to meet the diverse needs of our customers.

We are proud of the work we have completed to date to make our branches more inclusive, and we look forward to continuing these efforts.



Robert Keogh, Chief Executive Officer





Introduction

At Beyond Bank, our purpose is to create and return value and through this we change lives.

We believe every person in our community deserves to be treated with dignity and valued for their unique perspective and talents. Helping to change the lives of our people and customers living with a disability is how we deliver on our purpose.

A disability is any condition that restricts a person's mental, sensory, or mobility functions. It may be caused by an accident, trauma, genetics, or disease. It may be temporary or permanent, total or partial, lifelong or acquired, visible or invisible.¹

In Australia, people living with a disability represent approximately 20% of the population or around four million people. Of the total, around two million people living with a disability are of working age (15-64 years) and around 36% of households include a person with a disability.²

Over three-quarters of people with disability have a physical disorder as their main condition such as a musculoskeletal disorder including arthritis or back problems. Around three million Australians live with depression or anxiety and only around 4% of people with a disability use a wheelchair.³

Of the Australians with disability over the age of 15 years, almost one-third avoid situations because of their disability, one of the most common being avoiding going to shops or the bank. One in three people with disability also report that their customer needs are often unmet.

We believe that by focusing on being inclusive, by helping to remove barriers and stigma, we can contribute to better outcomes for people living with a disability so that we may all benefit.

By developing our first Disability Access and Inclusion Plan we are committing to taking a whole of business approach to ensuring our workplace and banking services are accessible and inclusive beyond the requirements of the *Disability Discrimination Act 1992 (Cth)*.

This means looking at our business through a disability lens, identifying potential barriers and creating a business system and culture that is inclusive and accessible.

1. Australian Network on Disability (2022), Disability Statistics, <https://www.and.org.au/resources/disability-statistics/>.

2. Australian Network on Disability (2022), Disability Statistics, <https://www.and.org.au/resources/disability-statistics/>.

3. Australian Network on Disability (2022), Disability Statistics, <https://www.and.org.au/resources/disability-statistics/>.



Case study:

Inclusive branch design

Our Canberra City branch was co-created with our community partners in the disability sector to be accessible to all. We've gone beyond physical access by consulting with a range of people with lived experience to create a space where people with cognitive issues such as dementia, autism or down syndrome also feel at ease.

The branch has been purpose built to accommodate the special needs of those living with a disability with subtle changes to textures, colour, signage, flooring and bench tops to make it warm and inviting.

Carl, 21, who is living with autism was pleased with the designated meeting room that is sound proofed with dimmable lighting. "Noise, not just the volume but the amount of it can also be stressful."

With feedback provided from the community at various stages along the design process, the final result has been a resounding success.

Our Commitment

To help strengthen our communities through inclusion, our vision is to be an organisation that represents the communities we serve.

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

These goals are further supported by measurable performance indicators to track our progress and success.

Our Disability Access and Inclusion Plan has been developed in conjunction with third-party support from disability service provider Maven to ensure we incorporate lived experience and advice from a person living with a disability.

As part of this process, a voluntary diversity and inclusion employee survey was conducted to better understand the diversity of our staff and gain their feedback and insights on our approach to disability and opportunities to improve.

A gap analysis involving key stakeholders across the business was also conducted to understand potential barriers from an institutional, physical, attitudinal and communications perspective.

Our action plan for the three-year period 2023-2025 comprises six focus areas:

- Organisational readiness
- Workplace culture
- Recruitment
- Product and service design
- Digital access
- Physical access

Our DAIP working group - made up of key stakeholders across our business - will be responsible for delivering on the actions identified in this action plan. The working group will report through to our Diversity and Inclusion Committee for oversight.

Action Plan

The following actions have been identified for the three-year period 2023-2025 to improve disability access and inclusion for both our people and customers.

Action	Timeframe	Responsibility
Our People – Organisational Readiness		
<p>Policy framework</p> <p>Review and update existing policies to outline our approach to making our business more accessible. Include reference to work health and safety, flexible work, evacuation procedures and disclosure and privacy considerations.</p>	Year 1	General Manager People and Culture
<p>Reasonable adjustments</p> <p>Develop a guide of the types of reasonable adjustments and incorporate into policy documents and budget allocations.</p>	Year 1	General Manager People and Culture
<p>Define responsibilities</p> <p>Define responsibilities of DAIP working group and key stakeholders as well as connection to Diversity and Inclusion committee.</p>	Year 1	General Manager People and Culture
<p>Partnerships and External Support</p> <p>Engage and fund partnership with an external support service to leverage expert advice and experience.</p>	Year 1	General Manager People and Culture Diversity and Inclusion Committee Chair
<p>Communication</p> <p>Develop a communication plan to update and engage the business on the launch of the DAIP and implementation of actions</p>	Year 1	Diversity and Inclusion Committee Chair
<p>Monitoring performance against outcomes</p> <p>Review processes to collate the required data to track our performance against stated goals</p>	Year 1	General Manager People and Culture
<p>Work environment:</p> <p>Conduct an audit of office workspaces and technology to identify where we are performing well and what accessibility barriers currently exist</p>	Year 2	Chief Operating Officer
<p>Confirm accessibility standards and embed in processes for future office refurbishments or relocations</p>	Year 1	Chief Operating Officer

Action Plan

Action	Timeframe	Responsibility
Our People – Workplace Culture		
<p>General Training and Awareness Explore and deliver general inclusion awareness training for all staff and incorporate into induction training</p>	Year 2	General Manager People and Culture
<p>Specific Training: Explore and deliver specific inclusion awareness training for managers and key personnel</p>	Year 2	General Manager People and Culture
<p>Employee Resource Group: Review opportunities to create support networks for staff as more diverse groups join business</p>	Year 3	Diversity and Inclusion Committee Chair
<p>Awareness: Develop resources, tips and guides for leaders and staff to access and share via internal communication methods</p>	Year 1	Diversity and Inclusion Committee Chair
Develop inclusive language guide as a resource for staff and communicate	Year 1	Diversity and Inclusion Committee Chair
Celebrate relevant days and include disability access and inclusion into In Conversation session schedule	Year 1	Diversity and Inclusion Committee Chair
Consider opportunities for staff to be advocates for accessibility and inclusion and for them to share their stories and experience if comfortable to do so	Year 2	Diversity and Inclusion Committee Chair
Our People – Recruitment		
<p>Job Advertisements: Review standard wording for our job ads to ensure we are taking into consideration accessibility and inclusion requirements</p>	Year 1	General Manager People and Culture
<p>Application process: Incorporate reasonable adjustments into our application process to ensure accessibility</p>	Year 1	General Manager People and Culture
<p>Onboarding: Ensure onboarding procedures to reflect accessibility and inclusion practices</p>	Year 1	General Manager People and Culture
<p>Disability Employment Pilot: Partner with a third-party Disability Employment Service provider to provide support to promote employment of people living with a disability within our organisation</p>	Year 2	General Manager People and Culture
Trial new policy, practices and training through this pilot and adjust based on learnings and feedback.	Year 2	General Manager People and Culture

Action Plan

Action	Timeframe	Responsibility
Customers - Product and Service Design		
<p>Customer engagement</p> <p>Conduct a review of relevant stakeholders to better understand customer needs and opportunities to improve</p>	Year 2	General Manager Customer Experience
Engage community development teams to seek feedback from relevant community partners operating in this area	Year 2	General Manager Strategy, Brand and Community Development
Understand how customer data insights can help to better serve their needs	Year 2	Chief Information Officer
<p>Engage external support</p> <p>Partner with a disability support service to assist with aligning to the Australian Banking Association Accessibility Standards and Customer Owned Banking Association (COBA) Standards</p>	Year 2	General Manager Customer Experience
<p>Inclusive design processes</p> <p>Develop inclusive design processes to ensure products and services are accessible to all customers</p>	Year 2	General Manager Strategy, Brand and Community Development
<p>Communication Standard</p> <p>Develop communication standard that addresses accessibility requirements for all corporate communications</p>	Year 1	General Manager Strategy, Brand and Community Development
<p>Change Management</p> <p>Review PMO processes to ensure withdrawal of or changes to services does not result in inaccessibility. Incorporate 'checkbox' that can be used to ensure accessibility considerations are made to projects</p>	Year 2	Chief Operating Officer
<p>Develop accessibility statement</p> <p>Create statement to include on our website about how we are accessible</p>	Year 2	General Manager Strategy, Brand and Community Development

Action Plan

Action	Timeframe	Responsibility
Customers – Digital Access		
<p>Website content:</p> <p>Ensure website content is accessible for users perception, operation and understanding in accordance with the Australian Banking Association (ABA) and COBA accessibility standards. Develop checklists and other resources to support staff.</p>	Year 2	General Manager Strategy, Brand and Community Development
<p>WCAG AA Rating:</p> <p>Achieve an AA rating for website, internet banking and app</p>	Year 3	General Manager Customer Experience
<p>User experience testing:</p> <p>Incorporate user testing by disability service provider to ensure new products/services are accessible for launch of new app and website and ongoing testing requirements.</p>	Year 3	General Manager Customer Experience
Customers – Physical Access		
<p>Inclusive and accessible branch design</p> <p>Embed inclusive and accessible branch design into all future branch refurbishments and refresh and new leased site considerations</p>	Year 1	Chief Operating Officer
<p>Accessibility gap analysis</p> <p>Engage external support to conduct gap analysis/audit of properties against accessibility standards to understand current gaps and opportunities to improve</p>	Year 2	Chief Operating Officer

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