

Reflect Reconciliation Action Plan

November 2023 – October 2024



RECONCILIATION
ACTION PLAN

REFLECT

Beyond Bank
AUSTRALIA

for
and
with
you

Acknowledgement of Country.

Beyond Bank acknowledges the Traditional Owners and Custodians of the land and water on which we rely and pays respect to Elders past, present and emerging.

We recognise Aboriginal and Torres Strait Islander Peoples as Australia's First Peoples and acknowledge their rich culture and ongoing connection to Country.

We recognise and value the ongoing contribution of Aboriginal and Torres Strait Islander cultures to Australian life and how this enriches us and our communities. We embrace the spirit of reconciliation, working towards mutual respect, equality, and a better future together.

Picture, front cover: Adnyamathanha, Flinders Ranges.
We acknowledge the Traditional Owners of the Flinders Ranges, the Adnyamathanha people, have a deep understanding of the land and the cultural significance of sites across this remarkable landscape..

Message from our CEO.



Jake Bromwich, Chief Executive Officer, Beyond Bank Australia.

It is with great pleasure that we share with you our first Reflect Reconciliation Action Plan (RAP) for Beyond Bank Australia.

At Beyond Bank, we celebrate diversity in our communities and aim to be inclusive by representing the communities and people that we serve.

Reconciliation, to us, is about sharing a sense of pride in the rich culture of our First Nations Peoples, acknowledging our history, building respectful relationships, and moving forward together toward a shared future. We believe in bringing people together and lifting each other up as part of inclusive communities where everyone has a chance to thrive.

We recognise Aboriginal and Torres Strait Islander Peoples' special connection to the land and their commitment to family and community. As a customer-owned bank, our purpose is focused on helping to change lives. We do this through the relationships we create with our customers and communities.

We believe our organisation has an important role in contributing to reconciliation through education and awareness, financial inclusion through our banking products and services and economic empowerment through job opportunities and support of First Nations-owned businesses.

We recognise that every community is different, yet despite these differences, communities thrive through connection and relationships. We want to strengthen our communities and contribute to a conversation that challenges perceptions and ignites a sense of shared pride.

We look forward to sharing this journey with you.

Jake Bromwich

Chief Executive Officer
Beyond Bank Australia

Acknowledgement of Artwork.

The Beyond Bank Reconciliation Action Plan (RAP) Cultural Expression Painting is embodied with ochre, a natural pigment harvested from the Flinders and Gammon Ranges, home of the Adnyamathanha Nation. Ochre plays a vital role in sharing Yura Muda, histories of people and land. To this day, ochre is traded and used in all forms of cultural expressions by First Nations people across diverse landscapes.

The Cultural Expression Painting, “Travelling the pathways of our Ancestors” is inspired by both the Australian Landscape and my Adnyamathanha and Dieri heritage. Specifically, the colour palette captures diverse landscapes and the transition through the seasonal calendar as observed on Country (Yarta) and in the sky (Ngairri) of the Flinders and Gammon Ranges in South Australia. Depicted is the journey of fresh water from the estuaries, seeping across long stretches of terrain, to meet and supply Lakes Frome (Munda) and Torrens (Ngarndamukia). White markings, in dual and cluster groupings, symbolise the rich cultural connections of First Nations people with the physical and spiritual worlds.

The locations identified in the painting formed significant meeting hubs where robust and prosperous trade between Aboriginal Nation’s occurred. Trade for Aboriginal people was not centred solely on physical objects, it included many forms of cultural expression: sharing language and song, fulfilling kinship rituals such as harvesting food or land management, and engaging in group dialogue (malkata).

Aboriginal people developed a thriving bartering and exchange system by using their sacred pathways and songlines to guide them in their trade exchanges. Communities formed alliances, networks and mergers, and boasted elaborate systems of economic and cultural exchange. Natural resources harvested from diverse localities were transported, often vast distances, with their custodians.

People from my Adnyamathanha and Dieri homelands relied on trade relationships to secure necessary resources. Likewise, our neighbours relied on accessing the natural resources of ochre, found in the Flinders Ranges for use in ceremonies, body and tool marking, and in escarpment sites. Trusted partnerships and the sharing of resources across borders and territories has allowed for the disbursement of goods, the passing of information, and the development of technologies. These connections and trade relationships play an instrumental role in the continued evolution of Australia’s flourishing economy.

In 2023, Beyond Bank’s network of branches are represented across Australia, creating a unique opportunity to support the generational wealth of the Aboriginal Nations they service. Fostering culturally safe practices and providing culturally safe services are essential in the development of mutually respectful and meaningful relationships with First Nations customers. Beyond Bank’s commitment to reconciliation, creates opportunities to empower individuals and communities by providing accessible and transparent services. This can be further strengthened by branch leaders working in partnership with First Nations knowledge keepers to include Aboriginal representation and ensure initiatives in which Aboriginal perspectives are embedded as an integral part of the organisational principles and practices.

I would like to acknowledge that I have sought and received permission from Adnyamathanha Elders to respectfully harvest ochre from specified sites.

Damien Coulthard

Adnyamathanha person from the Northern Flinders and Gammon Ranges in South Australia



Artist Acknowledgement.

Damien Coulthard is an Adnyamathanha person from the Northern Flinders and Gammon Ranges in South Australia: a sacred place of immense social and environmental significance to the Adnyamathanha people. Damien's paintings share family narratives that have existed for millennia, embedded in the Yarta (diverse landscapes) as a record and reminder for all diversities and identities of the unique and continuous - spiritual and cultural connection Aboriginal people have to Country.

He has worked as the South Australian Aboriginal Secondary Training Academy (SAASTA) Coordinator, at the Elite SAASTA Sports Academy and for the past decade as a teacher at Le Fevre High School with a special focus on supporting and educating Aboriginal students.



Damien highlights key elements of successfully working with Aboriginal students as recognition and celebration of cultural identity, as well as developing and nurturing individual interests, broadening knowledge, understanding of career pathways, and providing opportunities to further sporting aspirations, which he also championed in his role as an Educator at the Tjindu Foundation.

Damien has also been a board member of the South Australian Native Title Service, is an award-winning author (First Nations Food Companion & Warndu Mai) and an internationally recognised contemporary artist.

Statement from CEO of Reconciliation Australia.

Inaugural Reflect RAP

Reconciliation Australia welcomes Beyond Bank to the Reconciliation Action Plan (RAP) program with the formal endorsement of its inaugural Reflect RAP.

Beyond Bank joins a network of more than 2,500 corporate, government, and not-for-profit organisations that have made a formal commitment to reconciliation through the RAP program.

Since 2006, RAPs have provided a framework for organisations to leverage their structures and diverse spheres of influence to support the national reconciliation movement. The program's potential for impact is greater than ever, with close to 3 million people now working or studying in an organisation with a RAP.

The four RAP types — Reflect, Innovate, Stretch and Elevate — allow RAP partners to continuously develop and strengthen reconciliation commitments in new ways. This Reflect RAP will lay the foundations, priming the workplace for future RAPs and reconciliation initiatives.

The RAP program's strength is its framework of relationships, respect, and opportunities, allowing an organisation to strategically set its reconciliation commitments in line with its own business objectives, for the most effective outcomes.

These outcomes contribute towards the five dimensions of reconciliation: race relations; equality and equity; institutional integrity; unity; and historical acceptance.

It is critical to not only uphold all five dimensions of reconciliation, but also increase awareness of Aboriginal and Torres Strait Islander cultures, histories, knowledge, and leadership across all sectors of Australian society.



Karen Mundine, Chief Executive Officer, Reconciliation Australia.

This Reflect RAP enables Beyond Bank to deepen its understanding of its sphere of influence and the unique contribution it can make to lead progress across the five dimensions. Getting these first steps right will ensure the sustainability of future RAPs and reconciliation initiatives, and provide meaningful impact toward Australia's reconciliation journey.

Congratulations Beyond Bank, welcome to the RAP program, and I look forward to following your reconciliation journey in the years to come.

Karen Mundine
Chief Executive Officer
Reconciliation Australia

Our Business.

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 our customers and communities. We use our profits to strengthen communities, and we are for and with customers on their journey to financial wellbeing. That is how we are different, and that is how we change lives.

Operating for over 60 years, we offer personal and business banking services, including banking services for the community sector, salary packaging and insurance.

Our footprint extends across five metropolitan areas and five regional areas upon the lands of many First Nations Peoples. Our customers can find us in more than forty branches and interact with us via our Australian-based Call Centre, award-winning Mobile App, and Internet Banking services.

The lands you'll find us on:

Branch / Site	Land
NSW	
Glendale Branch	Awabakal
Waratah Branch	Awabakal
Parramatta Branch	Darug
Chatswood Branch	Eora
Gunnedah Branch	Kamilaroi
Queanbeyan Branch	Ngambri
Sydney Olympic Park	Wangal land of Eora Nation
Albury-Service Centre	Wiradjuri
Coolamon Branch	Wiradjuri
Ganmain Branch	Wiradjuri
Griffith Branch	Wiradjuri
Leeton Branch	Wiradjuri
Wagga Wagga Branch	Wiradjuri
Cessnock Branch	Wonnarua
Green Hills Branch	Wonnarua
Singleton Branch	Wonnarua
Batemans Bay Branch	Yuin

Branch / Site	Land
SA	
Port Lincoln Branch	Bungala
Whyalla Westland Branch	Bungala
Gawler Branch	Kurna
Marion Branch	Kurna
Northpark Branch	Kurna
Pelican Plaza Branch	Kurna
Salisbury Branch	Kurna
Seaford Branch	Kurna
Wymouth Street Branch	Kurna
Hendon Branch	Kurna
Clare Branch	Ngadjuri
Victor Harbor Branch	Ngarrindjeri
Port Augusta Branch	Nukunu and Bungala
Mount Barker Branch	Ngarrindjeri
VIC	
Melbourne	Kulin
South Melbourne Branch	Kulin
Sale Branch	Kurnai
Warrnambool Branch	Gunditj Mara
WA	
Cannington Branch	Noongar
Cockburn Branch	Beeliar Boodja
Joondalup Branch	Noongar
Morely Branch	Noongar
Rockingham Branch	Whadjuk
West Leederville Branch	Noongar
Mandurah Branch	Pinjarup
ACT	
Canberra (Civic) Branch	Ngunnawal
Belconnen Mall Branch	Ngunnawal
Gungahlin Branch	Ngunnawal
Southlands Branch	Ngunnawal
Tuggeranong Branch	Ngunnawal
Woden Branch	Ngunnawal



Tjindu Foundation Aboriginal AFL Academy Students pre-match on Kaurna Country.

Our Business.

As a customer-owned bank serving the needs of more than 295,000 customers, we aim to make a difference every day. We do this by understanding that each of our customers has their own needs that we need to respond to and anticipate through the relationships we build.

We are a national bank with a local focus. We employ over 700 people across Australia to deliver on our purpose to change lives. We currently have three employees who identify as Aboriginal and/or Torres Strait Islander people in our business which presents an opportunity for our business to build stronger employment outcomes for the future. We support several First Nations organisations through our salary packaging services and donations from the Beyond Bank Australia Foundation.

As a B Corp-certified bank, we lead the way in sustainable practices by meeting high social and environmental performance standards, legal accountability and transparency. It means we use our business as a force for good. Together, we're building stronger communities.



Our Reconciliation Action Plan.

Developing a Reconciliation Action Plan is an important first step in recognising our organisation's vital role towards reconciliation in this country, particularly within our workplaces and local communities. We also acknowledge that this framework has been developed by First Nations Peoples as the best way to engage with them on this journey to reconciliation and a shared future.

We have committed to this process, as part of helping to deliver on our purpose to create and return value and through this, we change lives. We believe in inclusive communities and representing the communities and people we serve. Building better relationships with Aboriginal and Torres Strait Islander Peoples to help remove barriers to financial wellbeing, contributing to economic empowerment, and helping to create a shared pride for our First Nations cultures and histories is why we are developing our first Reconciliation Action Plan.

As we embark on this reconciliation journey, we will take this opportunity to reflect. To understand where we are on this path and where we want to be in the future. To learn from and build relationships with Aboriginal and Torres Strait Islander Peoples within our communities, so we can better understand how we contribute to positive change.

Our approach will reflect the local community engagement approach that we already take in our communities. We will also focus on how we can partner with other organisations to support mutual outcomes and help scale the positive impact we seek to achieve.

Our Diversity & Inclusion Committee aims to deliver on our vision of being an inclusive business that helps to represent the communities that we serve.

Through our Diversity & Inclusion Committee, we will focus our efforts internally to educate and raise awareness of First Nation's cultures and the challenges faced so that we can create a culturally safe working environment. Our RAP Working Group, through the Diversity & Inclusion Committee, supports the implementation of our Reconciliation Action Plan by engaging key stakeholders across our business to deliver the impact outcomes we have identified in support of reconciliation. Alongside our RAP Working Group is our RAP Champion, Chief Community & Strategy Officer, and Chair of our Diversity & Inclusion Committee, who is the senior leader responsible for driving and championing internal engagement and awareness of the RAP within our business.

Building strong relationships and listening to the lived experience of First Nation's Peoples will also help us identify barriers to banking and allow us to improve financial inclusion and wellbeing for Aboriginal and Torres Strait Islander Peoples.

As part of our B Corp certification, we are committed to supporting local and diverse suppliers. We will explore opportunities to support local First Nations-owned businesses to create economic opportunities in our communities.



**RECONCILIATION
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Our Partnerships and Initiatives.

Tjindu Foundation

To help us on our reconciliation journey, we have partnered with the Tjindu Foundation, who is supporting us as we develop our first Reconciliation Action Plan and to act as our First Nations voice in this process. Before deciding to work with Tjindu, we weighed up several qualified organisations and selected Tjindu based on their credentials, their experience advising businesses on RAPs and their ability to provide cultural awareness training and raise awareness about reconciliation to our RAP Working Group and staff. Tjindu were also a 2022 recipient of one of Beyond Bank's community development grants.

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.

Beyond Bank's partnership with Tjindu has helped them continue delivering programs to support young Aboriginal people across South Australia. Beyond Bank has also helped to deliver financial wellbeing sessions to students involved in the Tjindu Foundation's programs.



First Nations Foundation

In 2020 the Beyond Bank Foundation supported a 2-year partnership with the First Nations Foundation by providing a grant to support access to the My Money Dream financial education platform. This platform offers an evidenced backed approach to delivering tailored and culturally appropriate financial education to First Nations Peoples.

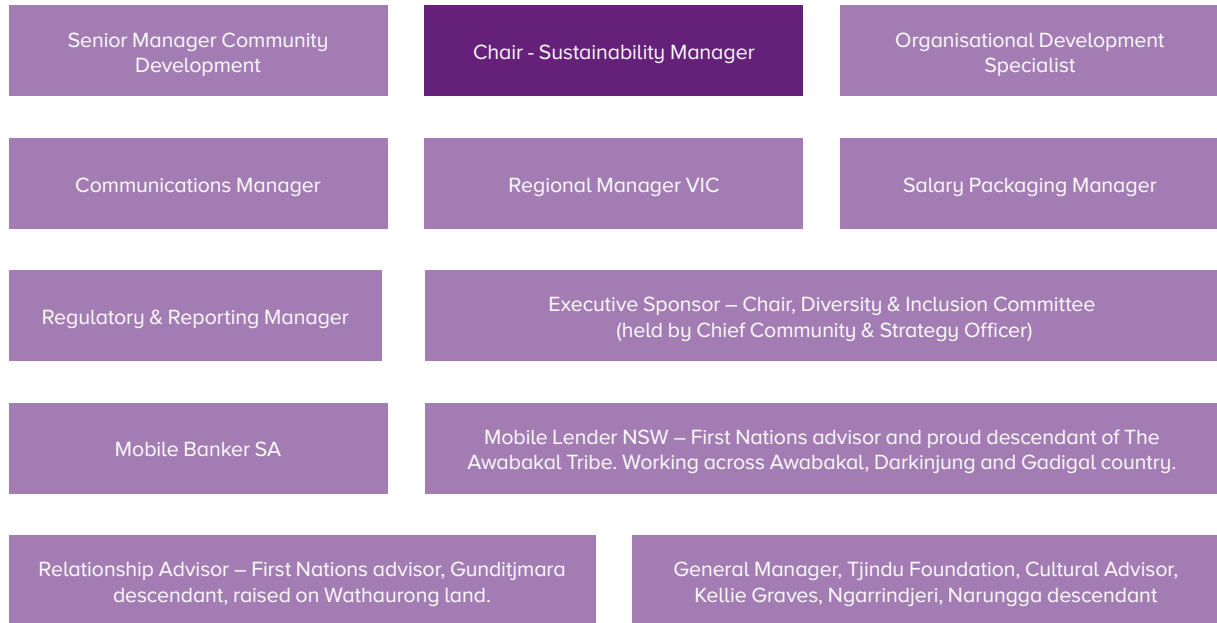
First Nations Foundation is the leading provider of financial education, training, and information for Aboriginal and Torres Strait Islander Peoples all across Australia. According to their research, 48% of First Nations people live in financial stress, and 9 in 10 feel they have no financial security. A further 52% have nil savings, low rates of insurance and very low financial knowledge.

This partnership aligns with one of our Foundation's key focus areas to support financial wellbeing outcomes.



RAP Working Group Members.

Beyond Bank has established our RAP Working Group to guide the implementation of our first Reflect RAP as well to set up the governance structure to lead future RAPs.



The Beyond Bank team in Leeton, on Wiradjuri land.



Relationships.

Action	Deliverable	Timeline	Responsibility
1. Establish and strengthen mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.	<ul style="list-style-type: none"> Identify Aboriginal and Torres Strait Islander stakeholders and organisations within our local area or sphere of influence and explore options for how we might engage with them. 	February 2024	Chief Community & Strategy Officer
	<ul style="list-style-type: none"> Research best practices and principles that support partnerships with Aboriginal and Torres Strait Islander stakeholders and organisations to ensure culturally safe engagement. 	March 2024	Chief Community & Strategy Officer
	<ul style="list-style-type: none"> Inform the Executive and Board of current and potential future partnerships. 	June 2024	Chief Community & Strategy Officer
2. Build relationships through celebrating National Reconciliation Week (NRW).	<ul style="list-style-type: none"> Circulate Reconciliation Australia's NRW resources and reconciliation materials to our staff. 	May 2024	RAP Working Group Chair
	<ul style="list-style-type: none"> RAP Working Group members to participate in an internal or external NRW event. 	27 May- 3 June 2024	RAP Working Group Chair
	<ul style="list-style-type: none"> Encourage and support staff, senior leaders, and Board to participate in at least one internal and external event to recognise and celebrate NRW. 	27 May- 3 June 2024	RAP Working Group Chair
3. Promote reconciliation through our sphere of influence.	<ul style="list-style-type: none"> Communicate our commitment to reconciliation to all staff, customers, and our community. 	November 2023	Chief Community & Strategy Officer
	<ul style="list-style-type: none"> Identify external stakeholders our organisation can engage with on our reconciliation journey and make recommendations. 	February 2024	Chief Community & Strategy Officer
	<ul style="list-style-type: none"> Identify RAP and other like-minded organisations that we could approach to collaborate with on our reconciliation journey and make recommendations. 	February 2024	Chief Community & Strategy Officer
4. Promote positive race relations through anti-discrimination strategies.	<ul style="list-style-type: none"> Research best practices and policies in areas of race relations and anti-discrimination. 	March 2024	Chief People & Culture Officer
	<ul style="list-style-type: none"> Conduct a review of HR policies and procedures to identify existing anti-discrimination provisions, future needs and make recommendations. 	April 2024	Chief People & Culture Officer
	<ul style="list-style-type: none"> Conduct a review of business policies and banking practices to identify existing anti-discrimination provisions and future needs and make recommendations. 	June 2024	Chief Customer Officer
	<ul style="list-style-type: none"> Board approval to support alternative methods of identification for First Nations Peoples. 	March 2024	Chief Risk Officer

Respect.



Action	Deliverable	Timeline	Responsibility
5. Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights through cultural learning.	<ul style="list-style-type: none"> Develop a rationale for increasing understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge, and rights within our organisation. 	February 2024	Chief Community & Strategy Officer
	<ul style="list-style-type: none"> Conduct a review of cultural learning needs within our organisation and make recommendations. 	June 2024	Chief People & Culture Officer
	<ul style="list-style-type: none"> Conduct a review of organisational, physical, and digital assets that can be used to increase cultural awareness and understanding. 	October 2024	Chief Community & Strategy Officer
	<ul style="list-style-type: none"> Review opportunities to engage and help educate different cultural communities in our regions. 	September 2024	Chief Community & Strategy Officer
6. Demonstrate respect to Aboriginal and Torres Strait Islander Peoples by observing cultural protocols.	<ul style="list-style-type: none"> Develop an understanding of the local Traditional Owners or Custodians of the lands and waters within our organisation's operational area (and share with staff). 	January 2024	Chief Community & Strategy Officer
	<ul style="list-style-type: none"> Increase staff's understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols and make recommendations. 	March 2024	Chief Community & Strategy Officer
7. Build respect for Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC Week.	<ul style="list-style-type: none"> Raise awareness and share information amongst our staff, board, and community about the meaning of NAIDOC Week. 	June 2024	RAP Working Group Chair
	<ul style="list-style-type: none"> Introduce our staff to NAIDOC Week by promoting external or internal events in our local area. 	June 2024	RAP Working Group Chair
	<ul style="list-style-type: none"> RAP Working Group to participate in an external or internal NAIDOC Week event. 	The first week in July 2024	RAP Working Group Chair



Opportunities.

Action	Deliverable	Timeline	Responsibility
8. Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention and professional development.	<ul style="list-style-type: none"> Develop a business case and an organisational readiness plan for Aboriginal and Torres Strait Islander employment within our organisation and make recommendations. 	August 2024	Chief People & Culture Officer
	<ul style="list-style-type: none"> Build an understanding of current Aboriginal and Torres Strait Islander staffing to inform future employment and professional development opportunities. 	September 2024	Chief People & Culture Officer
9. Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.	<ul style="list-style-type: none"> Develop a business case for procurement from Aboriginal and Torres Strait Islander owned businesses. 	May 2024	Deputy CEO
	<ul style="list-style-type: none"> Investigate Supply Nation membership. 	September 2024	Deputy CEO



Governance.

Action	Deliverable	Timeline	Responsibility
10. Establish and maintain an effective RAP Working Group (RWG) to drive governance of the RAP.	<ul style="list-style-type: none"> Maintain a RWG to govern RAP implementation. 	November 2023	Chief Community & Strategy Officer
	<ul style="list-style-type: none"> Draft a Terms of Reference for the RWG. 	November 2023	Chief Community & Strategy Officer
	<ul style="list-style-type: none"> Maintain Aboriginal and Torres Strait Islander representation on the RWG. 	November 2023	Chief Community & Strategy Officer
11. Provide appropriate support for the effective implementation of RAP commitments.	<ul style="list-style-type: none"> Define resource needs for RAP implementation. 	November 2023	Chief Community & Strategy Officer
	<ul style="list-style-type: none"> Engage senior leaders in the delivery of RAP commitments. 	January 2024	Chief People & Culture Officer
	<ul style="list-style-type: none"> Define appropriate systems and capability to track, measure and report on RAP commitments. 	February 2024	Chief Community & Strategy Officer
12. Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally.	<ul style="list-style-type: none"> Complete and submit the annual RAP Impact Survey to Reconciliation Australia. 	30 September annually	Chief Community & Strategy Officer
13. Continue our reconciliation journey by developing our next RAP.	<ul style="list-style-type: none"> Register via Reconciliation Australia's website to begin developing our next RAP. 	September 2024	Chief Community & Strategy Officer

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Beyond Bank
AUSTRALIA

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