

for
and
with
you

Corporate Report 2025.



Beyond Bank
AUSTRALIA



Acknowledgement of Country.

Beyond Bank proudly acknowledges Australia's Aboriginal and Torres Strait Islander communities 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.

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for and with you

Welcome.

We are Beyond Bank Australia – one of the country's largest member-owned banks.

For more than 60 years we've proudly supported our members and communities across both metropolitan and regional areas, always placing our members' interests at the centre of everything we do.

In the pages ahead, you'll find a clear overview of our performance and initiatives from 1 July 2024 to 30 June 2025.

This report reflects our unwavering commitment to our member-owners and our purpose - to change the lives of our members and communities through financial wellbeing.

What matters to our members and communities, matters deeply to us.

Inside, you'll discover:

- the ways we've supported our members and people
- the impact we've made in our communities
- our approach to balancing people, profit and the planet
- how we are governed and how we operate in the best interests of our member-owners.



Message from our Chair and CEO.

Dedicated to powering the communities we serve.

As a purpose-driven and member-owned organisation, we continue to put our members at the centre of our strategy. This means remaining relevant by ensuring the products and services we offer our members are competitive and are accessible when, where and how our members require them.

We are committed to maintaining strong foundations and resilience, ensuring your Bank can continue investing in competitive offerings while effectively navigating economic and regulatory cycles, and responding accordingly.

With a member-owned model comes a transformational potential to create a better financial future for our members, our communities, and the places we share. Making that difference in the most impactful way was a focus for 2025.

2024/2025 performance.

We are proud to share that our Bank has continued to perform strongly in the competitive financial services sector, delivering a record Net Profit After Tax of \$47.6 million.

As a member-owned institution, we reinvest 100% of our surplus back into the Bank - strengthening our capital base, investing in advanced technology and product innovation, supporting our strategies for deepening member relationships, and growing community impact to stay competitive into the future.

In a dynamic and often volatile market, our focus remains on delivering outstanding service. This year, we were honoured to be placed fourth in Australia's top 10 banks in Forbes' World's Best Banks (2025) and to receive Canstar's Digital

Banking Award - Customer Owned Banks (2025) for the eleventh year running. These accolades reflect our commitment to you to provide competitive, secure, modern, and flexible banking experiences.

Our community support also continues to grow. More than 6,325 community partnerships were supported this year, with \$687,155 contributed through our Community Reward Program. We partnered with 17 charities through our Double Donation campaign - raising a record \$439,230. Our total investment into local communities via the Beyond Bank Foundation and our Community Development Partnerships Program was \$1.8 million.

In the pages to follow, you will also see how we have improved the ways in which we serve our members across a range of channels.

As we strive to keep our members safe from fraud and scams, one of the key safety enhancements on behalf of our members this year was the introduction of Voice ID. *You can read more about this significant improvement on page 16.*

We remain diligent in the face of relentless attempts of scammers to threaten the financial security of our members. We joined the Scam-Safe Accord led by the Customer Owned Banking Association (COBA) to help provide a coordinated approach across the customer-owned banking sector. Our Scam Taskforce also continues to lead the way in identifying and managing scam threats. In addition, the development of a Customer Care Team has helped us to provide a skilled, expert team to help members negotiate their way through scam threats and investigations. *Read more about these on page 16.*

We remain committed to providing great banking services through our branch network, and this year, we opened or upgraded seven branches across our network. *You can read about the improvements we've made to our branch network on page 19.*

Looking to the future.

The coming years will be defined by how well we connect with our community roots to create even greater value for members and the communities we live, work, and play in. We are exploring new ways to connect financial services with the goals of families, businesses, and community organisations, so that banking with Beyond Bank not only delivers personal benefit but also amplifies prosperity across these communities.

We understand the financial pressures many are facing in today's economy, and as a member-owned bank, we are here to help you achieve and maintain financial wellbeing.

We are always looking at how we can better support our members through changing circumstances. Strong relationships - with you and your community - are at the heart of how we deliver meaningful outcomes, in both good times and tough ones.

Looking ahead, we know the year will bring both challenges and opportunities. As we've done from

the start, we'll navigate these and ensure we continue to provide products and services that are relevant to you, our member-owners.

Technology is also reshaping banking, with tools like generative AI and digitisation opening new possibilities. As we embrace these innovations, we remain focused on delivering secure, flexible, and personalised service that puts your needs first.

We're committed to ethical banking and responsible lending, always keeping your financial wellbeing front and centre.

We also continue to strongly advocate for a more even playing field in regard to how member-owned banks are regulated compared to our larger, listed bank competitors. This is important to ensure there is a strong level of competition in the banking sector.



Creating a great place to be you.

We are focused on building a diverse workforce which represents all our communities, where everyone feels able to be themselves at work and can achieve their potential. We are streamlining and simplifying processes, developing our people to be ready for the workplace of the future, and creating tools to better serve our members.

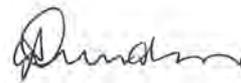
Beyond Bank Australia's culture is our strong foundation and we continue to nurture and evolve to deliver even better service, and more community benefit.

2024/2025 proved to be a year of progress for your Bank with improvements in our technology infrastructure, in the service we provide to our member-owners, and in our financial results. We never lose sight of the fact that this progress would not be possible without the dedication of our colleagues and the collaboration of our strategic partners.

We look back on the financial year with gratitude to all those who have made our journey to date

possible, and we look forward with positivity as we seek to further our efforts in powering the communities we serve - whether geographical, vocational or not-for-profit.

With Beyond Bank, you can be confident your Bank is working for you and with you every step of the way.



Mrs Sandra (Sam) Andersen
Chair, Beyond Bank Australia



Mr David Marshall
Chief Executive Officer,
Beyond Bank Australia



Welcome to CEO David Marshall and farewell to Interim CEO Wayne Matters.

In March 2025, we welcomed David Marshall as the Chief Executive Officer (CEO) of Beyond Bank Australia.

David has deep roots in the mutual banking sector, having spent more than a decade in mutual banking, having served as the CEO of Defence Bank and Hume Bank prior to a period as CEO of a third-party banking IT provider, Ultra Data.

His career also includes senior leadership roles at Westpac and Commonwealth Bank, where he oversaw national branch and business banking operations.

Known for his collaborative and innovative leadership style, David is deeply committed to developing people and fostering strong teams.

David relocated from Victoria to Adelaide to take up the role, and we were delighted to welcome him to the Beyond Bank community.

In April this year, we also said thank you and farewell to Wayne Matters after almost 24 years.

Wayne has worn many hats during his time at the bank, recently as our Interim Chief Executive Officer. Prior to this, he was also our Chief Financial Officer, Deputy CEO and Company Secretary.

We'd like to thank Wayne for his expert financial management on behalf of our members. In addition, Wayne's contribution to our culture has been a hallmark of his tenure. He has also championed many of our diversity and inclusion activities and our development programs.

While Wayne will be missed, we wish him the best as he enjoys spending more time with his family and exploring the world.

Mrs Sandra (Sam) Andersen
Chair, Beyond Bank Australia

Performance.

Building a sustainable business today to change lives and power communities.



93%
customer satisfaction



4.9%
lending growth



38,345
new members



Donated
\$687,155
in community reward
payments

6.3%

of profits reinvested
into community programs
and investments



16.8%
Capital Adequacy ratio



\$1.8M
in community grants
and investments



146.7
impact score



7.8%
deposit portfolio growth



55,510
banking reviews for
members



6,325
community
partnerships



\$11B
assets under management



73,690
not-for-profit sector members
with salary packaging



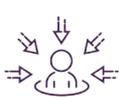
73%
employee engagement

Our strategic priorities.

Our business is purpose-driven.

Our ambition is to change the lives of our members and communities through financial wellbeing. To this end, we strive to be Australia's best relationship bank.

Our values are the foundation of our organisation and help to shape our future.



Member obsessed.

We have an innate desire to always do what is best for our member-owners and to ensure they feel positive about their financial wellbeing.



Empowering communities.

We contribute to building strong and inclusive communities where people and organisations are empowered to thrive.



Right things, right way.

Ethical behaviours in all we do for our people and members, balanced with our purpose, what's right for our planet and business.



Shared ambition.

Being owned by our members, we are relentlessly driven by a shared vision and purpose of together achieving something bigger that benefits our members and communities.



Championing sustainability.

Our approach is a long term one that sees us make decisions balancing what is good for our people, members, communities and our business to ensure our long-term success and resilience.

Our commitment is one of balance.



People.

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



Profit.

We aim to be a sustainable business balancing profit and purpose.



Planet.

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

A legacy of purpose-driven banking.

Beyond Bank was founded by individuals who felt underserved by the traditional banking system and envisioned a more inclusive financial future – one that would empower everyday Australians and foster shared prosperity.

As a cooperative, these founding members pooled their savings to provide loans to one another, laying the foundation for a community-focused approach to financial wellbeing.

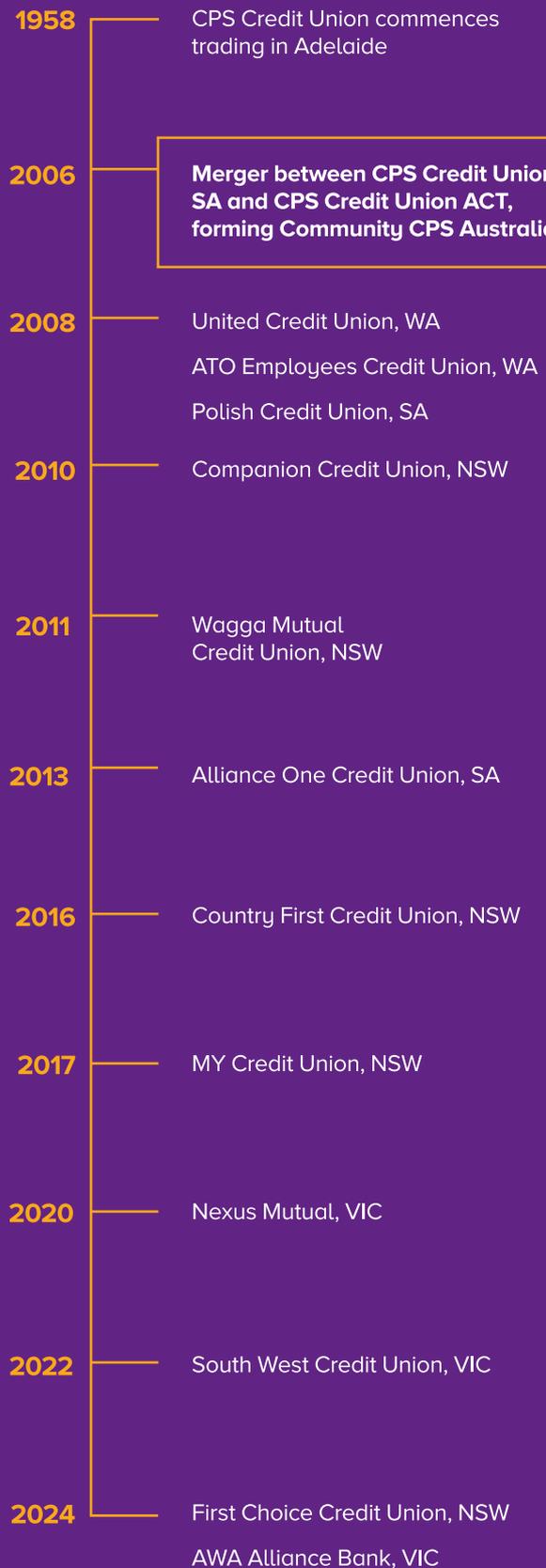
Over the decades, Beyond Bank has grown significantly, strengthened by the integration of more than 40 credit unions across the country.

In 2013, the organisation reached a major milestone by securing a banking licence and officially becoming a member-owned bank.

Today, Beyond Bank operates nationally, managing more than \$11 billion in assets and serving more than 334,779 members.

Despite this growth, the bank remains firmly committed to the values and purpose that inspired its creation.

Merger milestones.



Celebrating 10 years as a Certified B Corp™.



Making business a force for good.

B Corps are businesses that meet high standards of social and environmental performance, accountability and transparency.

Put simply, it's a global movement that envisions a better economic system – one that benefits people, communities, and the planet.

Becoming a B Corp.

Not every business can be a B Corp. To receive certification, a business must undertake the rigorous B Impact Assessment (BIA) which assesses their performance across five impact pillars: Workers, Environment, Customers, Community, and Governance. Only those who score a minimum of 80 points out of 200 along with other disclosure requirements are able to become B Corps.¹

Our B Corp Certification provides independent verification of the impact we create across the five impact pillars. It verifies and validates the work we have done and helps to shape our ongoing journey to continuously improve and make meaningful impact.



¹ This year the B Corp standards have shifted from a points-based system to meeting minimum performance requirements across seven core impact topics. Our B Corp certification was assessed under the former points-based framework.

Our performance over the decade.

We're proud to celebrate our tenth year as a Certified B Corp with a B Impact Score of 146.7. This is an increase of 41.3 points since our initial scoring in 2015 and demonstrates our commitment to increasing our overall positive impact on society and the environment.

Some of our achievements include the following:

- We understand that access to in-person banking remains essential for many Australians. While we retain a strong metropolitan branch footprint, 57 per cent of our branches are in regional or underserved communities.
- We achieved our target of 100 per cent renewable energy use across our operations by 2025. *Read more about this on page 52.*
- We've made strides in championing sustainability, including using hybrid fleet vehicles and measuring and monitoring our carbon emissions. *Read more about this on page 52.*
- We've implemented inclusive hiring practices with supportive technologies and statements in our job advertisements about our organisational values and commitment to diversity, equality and inclusion.



Joshua Weatherley and Kate Hansen serving the Clare community.



We're owned by our members, and we're proud of it.

At Beyond Bank, we are 100 per cent owned by our members. Our members are our only shareholders, driving our decision-making and cutting out competing interests.

All our members have an equal opportunity to have a say on how we are governed and who makes up our Board of Directors, representing them as shareholders and driving the strategic direction of the bank.

Our methods of governance ensure equitable input from our stakeholders at all levels.

We consider our member-owners in every decision we make, whether it be at board or executive level, or when we are speaking directly with our members to understand their needs. Their needs steer our business decisions at every level of our organisation.

Beyond Bank is at its best when the members and communities we support feel empowered.

Our values are aligned with the B Corp principles of being a purpose-led organisation. We strive to create a positive impact for our people, the planet and communities we work with.

The below circle of mutuality is a visual representation of our member-ownership model.

Member benefits include:

Focus on your financial wellbeing.

Outstanding member service.

Easy access to your money.

Full suite of products and services.



Competitive interest rates.

Low fees.

Have your say in our future by voting for our Board of Directors.

Support for your community.

We are guided by the International Cooperative Alliance Principles and are members of the Customer Owned Banking Association (COBA) and the Business Council of Co-operatives and Mutuals (BCCM).

A continued focus on security and inclusion for our members.



A continued focus on scam prevention.

This year, we have been hard at work to implement barriers between our members and scammers, with additional notifications put in place, prompting members to acknowledge when they are engaging in high-risk transfers, and introducing improved notifications to improve members' awareness of risky decisions.

As scams become more sophisticated, so does our defence against them. In 2023, we joined the Australian Banking Association (ABA) and Customer Owned Banking Association's (COBA) Scam-Safe Accord – an agreement across banks in Australia to implement methods to stop scammers in their tracks and ensure members are protected.

Our Scam Taskforce is a collaboration across our CX Support, Cyber, IT, Customer Relationship Centre, Operations, and External Dispute Resolutions teams to coordinate and identify any potential threats and scams that may impact our members.

Our Customer Care Team is a newly formed specialised team dedicated to managing frontline member scam cases. Designed to provide a coordinated, expert-led approach, the Customer Care Team ensures that each scam case is handled with a consistent methodology for investigation.



Voice ID.

Introducing Voice ID to our members was a big step forward in enhancing the security of their accounts. Using voice biometrics, Voice ID acts as a 'fingerprint' for the voice, identifying each person's unique characteristics specific to their voice. We are pleased to share that 5.3 per cent of members have enrolled to use Voice ID.



New and renovated branches.

This year we remained dedicated to the belief that banking is just as important in-person. Across the country, seven branches were upgraded or opened. *Read more about this on page 17.*

more than
231k
phone calls

more than
1.9k
conversations via
social media direct
messages

more than
87k
live chat
conversations

How we interacted.

more than
421k
in-branch
transactions

more than
71k
email and secure
mail messages

approximately
14.6m
digital transactions

Our footprint.

As a member-owned bank, our priority is to provide opportunities for our members to connect with us in whatever way they prefer.

With 49 branches across the country, we are committed to providing our members accessible banking options across the Australian Capital Territory, New South Wales, South Australia, Victoria and Western Australia.

Our branches are supported by office hubs in metropolitan and regional areas, where back-office staff work to provide better banking solutions.

Our Customer Relationship Centre provides phone and online support for member enquiries and transaction requests, working from three locations in Adelaide, Canberra and Perth.

45 per cent of our members also choose to do their banking with us through our Mobile App.

By using our digital banking options, members are using industry-leading technology for their digital banking, with our Digital Banking App winning Canstar's digital banking experience award for the Customer Owned Banking sector for the eleventh year in a row.

We remain dedicated to providing banking options for our members that create good financial wellbeing in their lives.

We are proud to offer our 334,779 members an extensive branch network, Australia-based call centres, and award-winning online and digital banking services.



Our branch locations.



Scan to manage your money with our Mobile Banking App.

Transforming our branches.

At Beyond Bank, we hold the belief that in-person banking options play an essential role in the mix of banking services available to our members.

This year we have refurbished, relocated or opened seven new branches across the country, maintaining our commitment to providing branches in both metropolitan and regional areas.

Through our merger with AWA, we welcomed two new locations in Geelong and Portland, maintaining in-person locations in regional Victoria and working to continue providing bricks and mortar banking services at the 57 per cent of our branches located in regional or underserved areas.

Warrnambool branch on the move.

Our Warrnambool branch saw significant changes this year with the branch making a move to a brand-new location.

Shifting just down the road, the new branch has a focus on sustainability and inclusion, delivering an elevated banking experience for our Warrnambool members.

As part of our commitment to offering an inclusive banking experience for all, the Warrnambool branch welcomes our members up a ramp and through wide doorways, providing access for those using mobility aids.

With sustainable practices being a key part of the branch's fit-out, our Warrnambool location features energy efficient lighting and appliances, a shaded facade and recycled materials throughout, using carpet materials that are 100 per cent recyclable.

Branches for today.

Across our updated branches, we have made changes that make sense for our members.

Updating our branches with our members in mind means we have included amenities such as accessible teller counters – which are able to be lowered or raised – for our members who use mobility aids or wheelchairs.

Our focus on sustainability has been at the forefront of our branch refurbishments. With small, efficient branch footprints, these branches feature LED lighting throughout and are fitted with high energy rated air conditioner units. *Read more about our environmental initiatives on page 52.*



Digital and service excellence awards.

At Beyond Bank, we strive to deliver services and experiences that have the best possible outcomes for our members.

This year, our recognition in these categories continues to prove the dedication we have to creating the best services and products for our members.

- Fourth place in Forbes' World's Best Banks Australia 2025
- Ranked second in Money Magazine Customer-Owned Institution of the Year
- Canstar's Customer-Owned Bank of the Year in Digital Banking Award 2015-2025
- Optimizely's 2024 Best Digital Transformation Award
- Mortgage and Finance Association of Australia 2025 Mutual/Credit Union Lender of the year
- Brokerpedia National BDM Excellence Awards 2024: Phil Roche and Tracy Edwards
- Leeton Business Chamber Awards: Employer and Employee of Choice Award: Ashleigh Melzer.

2024 Best in Class
Digital Transformation

Beyond Bank
AUSTRALIA



Digital Product Manager Chris Filosi, and Head of Digital Tonina Iannicelli accepting the award on behalf of the Digital Customer Experience team. Source: Optimizely

Protecting our members and communities from scams.

As we implement initiatives in line with our work for the Scam-Safe Accord, we have seen successes across Beyond Bank in educating our members on scams and stopping scams before it's too late.

In 2024, Australians lost just over \$328 million to scams¹.

As scams heighten in their sophistication and continue to target vulnerable members of our population, we are fighting back through early intervention and implementation of new tactics to stop scammers in their tracks.

Education as scam prevention.

Our Scam Busters sessions continued this year, with 19 sessions taking place around the country.

From big audiences to small, our Scam Busters sessions have been informing members and community groups on scam awareness and how to bank safely.

In September, Sophie Scott-Young presented at the COBA Convention. Speaking to an audience of nearly 1,100 attendees, Sophie highlighted the initiatives we've undertaken to keep our members' data and finances safe.

In Albury, Mobile Banker Cameron O'Connor partnered with the local Lions Club, presenting Scam Buster sessions to the local community.

The two sessions, aimed at retirees, demonstrated the key red flags to keep an eye out for, and that being vigilant is one of the most important tools to exercise in scam prevention.



Sophie Scott-Young presents Scam Busters at the 2024 COBA Convention.

¹ ScamWatch

Lifting the lid on marketplace scammers.

While not every scam is sophisticated, every scam does require the vigilance to catch the signs when something isn't right.

Kerry McWhinnie from our Leeton branch stopped a scam in its tracks by exercising vigilance and knowing what red flags to look out for when a member came into the branch wanting to process an invoice for a forklift.

The forklift - which was found by the member on Facebook Marketplace - raised alarm bells for Kerry when she noticed some inconsistencies.

First, Kerry searched the company listed on the invoice, finding that it did not exist. She then searched the ABN and found that it did not match anything that was supplied to the member.

After further discussion with the member, it became apparent that the member was about to engage in a scam. From Kerry's guidance and advice, the member was able to avoid losing a significant amount of money in purchasing a scam forklift.

Kerry's advice for members from this?

“If something doesn't feel right, it normally isn't. Ask lots of questions if you are suspicious.”

A partnership to finance housing for those in need.

How Beyond Bank helped fund Indigo Junction's vision.

How does a community organisation go from a community partner to having a \$2 million loan, that's the first of its kind funded? Good relationships and trust.

Indigo Junction has been a Beyond Bank community partner for more than three years.

The organisation, which works to provide resources and accommodation for those experiencing homelessness and hardship, is based in the north east metropolitan area of Perth.

Indigo Junction's relationship with Beyond Bank was initially cultivated by Kylie Daniels and Rebekah Worthington, who worked with them as Community Development Managers.

The relationship transformed when the organisation was "looking for a business banking partnership that aligns with our values", according to CEO Sharon Gough.

The need for this business banking relationship was to help fund a Youth Crisis and Transitional Housing project valued at \$17.7 million in the Perth suburb of Midland.

The project aimed to establish 36 transitional housing options for young people experiencing homelessness or escaping domestic and family violence.

Indigo Junction worked closely with Beyond Bank team members, with Rebekah introducing them to Business Banking Manager Craig Maguire who

identified their needs and how to get the best outcomes, especially given this was one of the first Beyond Bank loans of its kind for a not-for-profit.

Indigo Junction borrowed \$2 million to finish the project, which will create great outcomes for the Perth community and allow Indigo Junction to continue its work.

While a thorough process was required to finalise the loan, Craig said it was smooth and built on trust.

"There's complexity and red tape when lending to not-for-profits. We need to make sure there's comfort around the ability to pay – from their funding sources, grants, people they support through renting, to clients as well," he said.

Craig built a deep understanding of Indigo Junction and, through open communication and collaboration, delivered a loan solution that met their needs while meeting Beyond Bank's serviceability criteria.

To show appreciation for Craig's work, Indigo Junction presented him with a letter of appreciation.

"Beyond Bank was the right choice for Indigo Junction as a business banking partner. The streamlined service and community support was really appealing," said Sharon.



Digital renderings of the Youth Crisis and Transitional Housing Project.¹

¹Source: Indigo Junction.

Kindness at the heart of financial wellbeing.

When a member in Western Australia came into a Beyond Bank branch in the midst of severe financial hardship, staff ensured their role was not limited to just providing a transactional service.

Mobile Banker Marie-Eve Postans, who was then working in the branch, said she noticed the member was struggling and that the first step was simply to sit down and listen.

“We just went into an office, we had a quick chat, and I said, ‘look, we’re here for you, you just lean on us as much as you can’,” she said.

Marie-Eve said that while managing finances was crucial, it was equally important to focus on the member’s wellbeing and be considered a safe and supportive ally in difficult times.

“It’s the human side of our job,” she said.

“I told the member we were going to sort out the money, but I also asked if they were okay as well.

“It’s extremely rewarding when you have people like this member who came in absolutely broken and I just picked him up by being kind to him.”

At the time, the member had lost control of his finances and was experiencing homelessness among other challenges.

Through the support of Marie-Eve and the Beyond Bank team, a savings strategy and clear financial goals were developed, helping him get back on his feet.

Over the course of three years, the member gradually built stability, moved into full-time

employment and reached financial independence – culminating in applying, and being approved, for a home loan. He is now a homeowner.

Marie-Eve said the personal connection was what made Beyond Bank different.

“People really like the direct connection and it’s good they know the branch is always there,” she said.

“They can call directly and a person will answer the phone – it’s not just a robot, it’s a personal touch.”

The story was recently shared publicly during Homelessness Week at an event hosted by Shelter WA, where Beyond Bank’s WA Community Development Manager, Rebekah Worthington, spoke about the member’s three-year journey.

For Marie-Eve, the experience highlights the power of kindness in building financial wellbeing.

“There’s not enough kindness in the world, let’s be honest, so it’s nice to be able to spread and share a bit of that around,” she said.



Helping a member escape elder abuse.

When one of Beyond Bank's members faced elder abuse, staff stepped in quickly to ensure she was safe and supported.

Lorna*, an elderly Beyond Bank member, had engaged a carer through an agency who had assisted her at home for more than a year after her husband passed away.

After moving into a nursing home due to immobility, Lorna's carer – dismissed by the agency without her knowledge – continued visiting her at the nursing home and helping with her shopping.

When Lorna called Beyond Bank about a direct debit issue, staff noticed several suspicious high-value ATM withdrawals.

After speaking with her, they realised her funds had been misused.

Nevenka Chadwick from CRC Operations led the investigation into the unauthorised withdrawals, and with Lorna too distressed to discuss the matter over the phone, Nevenka requested permission to visit her at the nursing home.

The visit allowed Lorna to feel safe while Nevenka gathered the necessary information to protect her finances, accurately document the incident, and provide ongoing support.

Nevenka reviewed Lorna's transaction history, outlined the next steps, initiated the dispute process, and worked closely with nursing home staff to provide timely updates.

Her thorough documentation also assisted the police and supported the nursing home's internal investigation.

** Name has been changed for privacy reasons.*



Nevenka Chadwick.

Beyond the investigation, Nevenka helped Lorna set up online banking and shopping delivery services, adjusted card limits, and enabled account monitoring to safeguard her finances going forward.

“This is not the first time we've seen this type of situation with a resident, but we were surprised that Beyond Bank came to see Lorna in person to support her,” said Warrina Homes' Alana Fahey.

“We're grateful that Nevenka made the effort to assist Lorna face-to-face, knowing she was immobile.”

Nevenka's strong sense of justice and empathy spurred her to go the extra mile to help safeguard Lorna from further exploitation.

Her swift actions and emotional support helped to alleviate Lorna's anxiety about her vulnerable situation, restoring her confidence in the support system around her.

Progress on our FY23-25 goals for B Corp – Member.

Initiative	Status	Progress
<p>In our previous Corporate Reports, we told you that we would launch our green loan product range to help our members benefit from the cost savings that come with investing in renewable energy. This would also contribute to reducing our members' own carbon emissions.</p>	<p>In progress</p>	<ul style="list-style-type: none"> We are still exploring the best options for how we can help our members reduce their own carbon emissions through our products. This may involve a green loan product or another initiative.
<p>We will continue to invest in financial wellbeing initiatives to assist our members to better manage their money and achieve their financial goals.</p>	<p>Completed</p>	<ul style="list-style-type: none"> Our Employee Care program pilot has been completed and transitioned to normal operations. Eight community partners are participating in the program, supporting the financial wellbeing of over 800 nonprofit sector employees.

A part of your community.

We've been dedicated to our member-owners and their communities for more than 60 years.

We understand the critical work that community organisations do to strengthen the social fabric of their communities, often with limited resources, competing demands and increasing complexity.

We believe in doing our part to champion and support local initiatives that form the backbone of thriving and resilient communities.

We stand beside community groups and offer our expertise through financial wellbeing, banking services and staff volunteering – all with a personal touch.

We're passionate about the human side of banking.



Opening of Portland branch, VIC.

Beyond Bank Foundation.

The Beyond Bank Foundation was established in 2007 as a way to give back to the communities we serve.

Over the years, the Foundation has partnered with like-minded organisations and contributed millions of dollars in support of numerous community programs and initiatives nationwide, helping to change lives through our financial and ancillary support.

Key focus areas.

Beyond Bank is dedicated to building communities by supporting local organisations and participating in events through volunteering and financial contributions.

The Beyond Bank Foundation focuses on three key areas that align with our values as a financial institution: disaster relief, financial wellbeing and housing affordability. This enables us to channel our resources to bring significant impact to those who need it the most.

In the following pages, we shine a spotlight on some of the community initiatives we've supported in FY24-25.



Doubling our impact in the community.

Our annual Double Donation fundraiser supports local charities to host their own 48-hour dollar-matching fundraiser.

The Beyond Bank Foundation dollar-matches every donation up to a total of \$10,000 per charity. This gives our partners the opportunity to fundraise a significant amount in just two days.

In 2025, we supported 17 charities and not-for-profit organisations across Australia, banding together with local supporters to raise \$439,230, our highest Double Donation amount since we launched our first campaign in FY21.

“The support from the Beyond Bank Double Donation campaign has had a profound impact on our ability to respond to victim survivors with care, dignity, and urgency.

These funds enable us to strengthen critical services and expand culturally safe, trauma-informed support for our community.

We are deeply grateful to Beyond Bank and every donor who chose to stand with us in building a safer, more compassionate future.”

**Kerriann Campbell-Jones, CEO,
The Sexual Assault and Family
Violence Centre.**

In 2025, we proudly supported these charities.



Training for our best friends.

Assistance Dogs Australia raises \$54,000 through Beyond Bank's Double Donation fundraiser.



A trainee assistance dog learning to push a pedestrian-crossing button at Assistance Dogs Australia's new National Training Centre.

Photo courtesy of Assistance Dogs Australia.

“Mum, I can do anything with this dog by my side!”

These joyful words from a young girl in a wheelchair more than 20 years ago were what convinced the founders of Assistance Dogs Australia (ADA) to start this charity that now provides assistance dogs to support and bring comfort to people living with physical disabilities, post-traumatic stress disorder (PTSD) and autism spectrum disorder (ASD).

ADA undertakes all breeding and training to ensure assistance dogs become highly proficient to help their future clients with everyday life.

It takes two years to train an assistance dog, which amounts to approximately \$60,000 per dog, and covers all training, veterinary treatment, kennelling costs and placement with a client.

ADA places its assistance dogs for free, and without any government funding, they rely solely on the generosity and philanthropy of individuals and organisations.

Beyond Bank then invited ADA to participate in its 2025 Double Donation Fundraiser, which was an overwhelming success, raising more than \$54,000 over two days, \$10,000 of which was provided by Beyond Bank’s matched donations.

ADA was delighted with the outcome, as they had participated in matched fundraisers before but had never experienced this level of success, especially over such a short period.

“What started out as a business loan to support the development of our National Training Centre has extended into a meaningful partnership including community fundraising, whereby Beyond Bank helped ADA exceed expectations through a matching donation day,” said ADA CEO Tim Taylor.

“We are grateful to Beyond Bank for their support of ADA and we look forward to continued collaboration.”

A meaningful business and community collaboration.

ADA’s finance manager had her personal banking with Beyond Bank, which prompted her to reach out about business lending options to build a new dog training facility in Orchard Hills in Western Sydney.

Bernard Meadowcroft, Beyond Bank’s Business Banking Manager, worked with ADA to secure a \$6 million loan to build their training facility before facilitating an introduction to Sharon Debevc, Beyond Bank’s Community Development Manager in Sydney, to explore community partnership opportunities.

What can assistance dogs do?

For a client in a wheelchair, their assistance dog will help them retrieve dropped items, open and close doors, and push the button at pedestrian crossings. For someone with PTSD, the dog will be trained to recognise signals of anxiety, wake them up from night terrors and stay focused from distraction.



Value of partnership and period.

\$10,000 matched funding by Beyond Bank (total of \$54,000 raised by Assistance Dogs Australia).



Grant duration.

Two days during Beyond Bank’s April 2025 Double Donation Fundraiser.



Engagement.

One-off grant.

Benefits.

For community: Increased availability of assistance dogs to help people with disabilities and other challenges to engage with their communities and everyday life.

For the community partner: The funds raised would help ADA achieve its impact goal of doubling the dogs they breed, train and place with clients most in need.

Changing lives through employment.

Unlocking employment opportunities for people with disability is the mission of Good Sammy, a Western Australian-based charity supported by Beyond Bank that is doing exceptional things across the state.

In 1958, the organisation started with just one employee who sorted, washed and mended donated clothes before on-selling them to the community – while now in 2025 the outcomes Good Sammy delivers are far-reaching, with the very same purpose of empowering people with disability into work.

“100,000 Western Australians of working age with a disability do not have a job,” said Sonia Nolan, Executive Manager of Marketing, Fundraising and Partnerships at Good Sammy.

“Our vision is to transform workplaces and society through disability employment.”

Beyond Bank’s support for the last four years has focused specifically on growing the outcomes of Good Sammy’s Academy programs, which are hands-on vocational courses that equip participants with the skills, confidence and support they need to move into employment.

Sonia said the partnership between Good Sammy and Beyond Bank is a stand out example of what can be achieved when values align and both parties are invested in the outcomes.

She said the partnership was far from being a one-off grant or a symbolic gesture, with support from Beyond Bank deeply embedded in the day-to-day running of the academy’s programs.

“It’s the kind of partnership every organisation hopes for, built on trust, real outcomes, and people who genuinely care. Throughout the partnership, we at Good Sammy have also looked at ways to leverage and create opportunities together.”

An example of this was when Good Sammy’s supported employees expressed an interest in learning more about personal finances and financial wellbeing, Beyond Bank’s Mobile Banking team delivered an information session to increase their knowledge.

On top of financial support for the Academy programs at Good Sammy, Beyond Bank staff also contribute a significant portion of their time as volunteers.

When the Beyond Bank executives visited Perth in March 2025, some of them were able to take up the opportunity to help sort through ceramics and second-hand books for recycling at Good Sammy’s warehouse.

Sonia said that level of commitment was what set Beyond Bank apart.

“There’s definitely a wow factor when people come and experience a behind the scenes with us here at Good Sammy,” she said.

“Volunteers go away feeling very much more attuned to what we do and Beyond Bank is a great example of that.”

Together, Good Sammy and Beyond Bank have generated significant community impact, reflected through powerful stories of change and personal growth.

The annual graduation event, funded by the partnership, has become a key celebration of participant achievements, reinforcing the collective commitment to inclusion and opportunity.

But Good Sammy’s Academy graduates don’t just walk away with new skills – they walk into a world more ready to embrace them, which is in part due to the awareness and advocacy created through partnerships like this one.

Sonia said the best partnerships were tangible proof that corporate responsibility could run deeper with the right partners.

“It’s a positive for someone with a disability to have a job, but what we want is for workplaces to actively recruit them, understand the opportunities and capability that lies within people with disability and how workplaces can be better for it,” Sonia said.

For more information about Good Sammy, visit their website at goodsammy.com.au



Nick May, Michelle Coelho, Bryan Marotti, Rebekah Worthington and Wendy Den Hartog volunteering at Good Sammy.

Graduates at the Good Sammy Academy graduation ceremony in November 2024.¹



Value of partnership and period.

\$100,000 over four years



Grant duration.

Four years from FY23 to FY26



Engagement.

Graduation ceremony in November 2024.

Corporate volunteering from Beyond Bank.

Financial wellbeing workshops for Good Sammy’s supported employees.

Benefits.

For community: 275 qualifications from the Good Sammy Academy since the start of the partnership. 92 new enrolments in 2025 (as of April 2025).

For the community partner: The funding from Beyond Bank has been instrumental in enabling Good Sammy to maximise the development and delivery of its Academy programs, while also enhancing the capacity of the Learning and Development team.

¹Photo courtesy of Good Sammy.

Better support for children's mental health.

At the heart of South Australia's push for better mental health outcomes sits the Breakthrough Mental Health Research Foundation – a purpose-driven organisation changing lives for people with mental health challenges.

While Breakthrough is best known for its vital work in research, the foundation also delivers hands-on programs that make an impact in communities every day, from mental health education in schools to workplace and sports club initiatives that break down stigma and start conversations.

The partnership with Beyond Bank has been in place for two years and has seen vital mental health awareness programs like 'Big Talks for Little Sports People' developed and grown.

It has also enabled an increase in corporate volunteering hours at events such as the Men's Meals, Mental Health Dinner and the Big Bike Ride for Mental Health Research.

But the development of Breakthrough's 'Big Talks for Little Sports People' program is what both organisations are most proud of about the partnership.

Originally developed for schools, the program was expanded into junior sporting clubs – thanks to funding and strategic guidance from Beyond Bank.

Breakthrough's Partnerships and Philanthropy Manager Brooke Williams, said the partnership was an example of how Beyond Bank was committed to seeing great community outcomes, rather than just supporting the organisation with funding.

"Beyond Bank staff are some of the best corporate volunteers going around and they are so professional, representing us in the best possible way," she said.

"It never, ever feels like it's just a tick-the-box corporate social responsibility. It's in their DNA to do banking better."

Brooke said partnering with Beyond Bank had also helped create a more sustainable approach to program-specific funding streams, providing more certainty through a partner committed to the outcomes over the photo-op.

"If you have relationships where maybe you get a \$30,000 grant but don't hear from them again for four years, that just perpetuates a cycle of starvation where you're constantly hunting for the next thing," she said.

"With Beyond Bank, there's a sense of, 'we know we're going to be okay for the next year' that lets us make more strategic decisions – and that's where real impact happens."

The initial 'Big Talks for Little People' program has seen a number of thought-provoking animated videos created that support young people in better understanding their emotions, either at school or through sport.

Brooke said by expanding the program to sporting clubs with Beyond Bank's support, it's helped children feel safer while also learning to better understand their mental health.

"The idea is that kids have a third key trusted adult in their lives, someone like a coach, beyond their parents and teachers," she said.

"Sport is a powerful platform for those conversations."



Beyond Bank has been a big supporter of Breakthrough's Big Bike Ride fundraiser. Pictured is Breakthrough's Partnerships and Philanthropy Manager Brooke Williams, Beyond Bank's Stephen Handrick, Adam Barney and Beyond Bank's Anna Barney.



Beyond Bank team members have volunteered at several Breakthrough Foundation events during the year.

“The Breakthrough Foundation has been incredible to team up and volunteer with. Among my most positive and memorable experiences was their Mental Health Dinner, which was an amazing event attended by more than 600 people coming together at Adelaide Oval to break stigma on mental illness and spark change. I was proud to contribute to their cause.”

Rhianna Hilditch, SA.

For more information about the Breakthrough Mental Health Research Foundation, visit their website at breakthroughfoundation.org.au



Watch an animated introduction of 'Big Talks for Little Sports People'.



Value of partnership and period.

\$30,000 over two years



Grant duration.

Two years over FY24 and FY25

Engagement.



Development of the youth mental health program 'Big Talks for Little Sports People' delivered via sports clubs.

Value-added support through corporate volunteering from Beyond Bank staff.

Benefits.

For community: A digital kit that aims to help students better understand their mental health and enhance their wellbeing. The program also provides materials for sporting coaches to assist the young players.

For the community partner: The grant has been instrumental in funding the development of the "Big Talks for Little Sports People" program and the trial with selected sports clubs.



Give Where You Live CEO Zac Lewis, Common Ground Project CEO Imogen Thomas and Beyond Bank's Community Development Manager Cameron Murnane.¹

Continuing community contribution in Geelong.

In September 2024, Beyond Bank's merger with AWA Alliance Bank in Geelong was completed, following a majority 'yes' vote by AWA's members.

Staying true to the purpose of strengthening the financial wellbeing of members and communities, Beyond Bank has continued to support AWA's major strategic partners in the Greater Geelong region, consistent with past mergers with member-owned banks and their communities.

Since expanding its footprint into Geelong, Beyond Bank has been actively working with local community organisations to increase support for growth.

In 2024/2025, Beyond Bank supported the Greater Geelong region with the following funding:

- \$215,000 in donations and major sponsorships
- \$50,000 in community partnerships
- \$25,000 in community grants, and
- \$10,000 in matched funding for the Double Donation Fundraiser.

Now with a presence in the Greater Geelong region, Beyond Bank works closely with the Give Where You Live Foundation, which raises money to create its own projects and give grants to community organisations in the G21 region of Victoria, made up of the municipalities of Colac Otway, Golden Plains, Greater Geelong, Queenscliffe and the Surf Coast.

The foundation undertakes a wide range of activities to help create societal change and ensure everyone in the community has a fair chance to get a job, have a home and enough food to eat.

Beyond Bank is a platinum partner of the Give Where You Live Foundation, committing \$120,000 a year in the three years from 2024 to support its priority areas of food security, homelessness assistance, inclusive employment and inclusive economy.

"Give Where You Live Foundation is proud to partner with Beyond Bank. Our valued partnership demonstrates what's possible when shared values and community commitment come together. Our partnership extends beyond funding to an innovative revenue-generating banking model which helps create a fairer Geelong and supports our community to thrive."

**Zac Lewis, CEO,
Give Where You Live Foundation.**

¹Photo courtesy of Common Ground Project.

Combining financial wellbeing with social responsibility.

Geelong United Basketball (GUB) is one of the major corporate partners that Beyond Bank has continued to support from its merger with AWA Alliance Bank.

GUB and Beyond Bank have a unique partnership model where GUB supporters can link their banking to help GUB fundraise, at no cost to them. This allows Beyond Bank, GUB and its supporters to leverage the benefits from this collective effort, with

the goal of improving the financial wellbeing for all parties involved and their wider community.



Watch: a community partnership in action.

On International Day of People with a Disability, a day where purple symbolises dignity and respect for people with disabilities, staff from GUB wore Beyond Bank’s purple polo tees to honour the outstanding contributions of people with disabilities who participate in their programs.



Photo courtesy of GUB.

Helping to fulfill a million dreams.

In Australia, one million students do not have laptops when they go to school; however 500,000 laptops end up in landfill every year¹.

When schools closed during Covid, learning stopped for students without computers and education was no longer accessible to all young people.

The digital divide reflects the broader inequality in Australia and cuts deeply across familiar socioeconomic lines.

Indigenous Australians, migrant, refugee and regional communities experience digital poverty the most acutely. This isolates them from opportunities such as employment, education and public services that come with digital ownership and agency.

Beyond Bank donated its end-of-life laptops, monitors and peripheral technology equipment to a number of organisations this year.

One of the recipients of the IT equipment was LiteHaus International for their Digital Inclusion program, providing students with free personal laptops to increase access to opportunity in our digital-dependent world.

LiteHaus International has a three-year vision to digitise one million dreams across Asia Pacific by 2027, by empowering one million people with digital learning tools and opportunities.

As Beyond Bank looks towards more sustainable disposal and recycling of its pre-loved technology, it aims to continue its donations to help organisations like LiteHaus International fulfil a vision of reducing digital poverty and increasing access to opportunity.

Visit litehausinternational.org to learn more about the work the organisation does and how you can help them achieve 'a million dreams' by 2027.

Other organisations Beyond Bank donated devices to this year includes Care Works SA, RCCG New Covenant Parish, Dooloo Solutions and the GOGO Foundation, which have gone towards helping administrative teams, volunteers and people at a crossroads in their lives to work towards their goals.

Organisation	Donation
	10 laptops
	6 laptops
	5 laptops
	3 laptops 1 mobile phone
	22 laptops 9 monitors

¹ Source: litehausinternational.org/australia



Beyond Bank's Stephen Handrick and Crystal Crossman with partners from the GOGO Foundation.



Beyond Bank Community Development Manager Stephen Handrick (middle) presents pre-loved laptops to CareWorks SA.



Beyond Bank's John Karamitros and Sharon Debevc with Dooloo Solutions, a First Nations-led IT business providing free technology services to First Nations communities.



Beyond Bank's Peter Gallego and Ifeoluwa Opanwoye with members of the RCCG New Covenant Parish.

Diversity, Equity and Inclusion remains a key focus.

At Beyond Bank, Diversity, Equity and Inclusion (DEI) isn't just a value - it's a strategic ambition.

We believe our strength lies in the unique talents, perspectives and experiences of each person.

By fostering an inclusive and respectful culture that celebrates difference and promotes fairness, we empower individuals to thrive and contribute meaningfully.

This year, we included 'Equity' as a goal along with Diversity and Inclusion.

Equity to us means ensuring fair treatment, access, opportunity and full participation for all our people.

It means recognising and addressing systemic barriers for those who have been historically discriminated and underrepresented.

It is not just about treating everyone the same, it is about creating a level playing field where all people can thrive.

We are committed to taking into consideration a person's unique circumstances and making reasonable adjustments.

DEI drives innovation, enhances employee wellbeing and satisfaction, and strengthens our ability to serve our diverse communities more effectively.

From inclusive recruitment, training programs and policies targeted to improve gender equity, disability access and inclusion and reconciliation, our commitment is to embed DEI in everything we do.

Together, we're building a workplace where everyone feels safe, respected, valued and has a sense of belonging.

In 2025, we committed to three DEI pillars to guide our strategic focus:

- reconciliation
- gender equality
- disability, access and inclusion.

These pillars build on the work we have already started doing and reflect our strategic focus over the next few years.



Our commitment to reconciliation.

This year, we were pleased to announce the completion of all 34 actions in our Reflect Reconciliation Action Plan (RAP).

This achievement marks a significant milestone in our journey toward building respectful relationships and creating meaningful opportunities with First Nations peoples.

Our employees have actively participated in reconciliation activities and events, demonstrating strong support and enthusiasm.

We have also begun the process of identifying First Nations suppliers to join our supply chain across the country.

These achievements reflect our commitment to reconciliation and our dedication to creating a more inclusive and respectful future for all.

A focus on our First Nations members.

This year, there has been a focus on how cultural differences can impact the experience of our First Nations members.

Some members don't have birth certificates or other forms of formal identification. This, along with living in remote regions, can make formal identification difficult.

At Beyond Bank, we have adapted identification processes for our First Nations members, allowing us to accept alternative methods of identification.

Learning from First Nations people with lived experience in community contributes to effective understanding and acceptance which in turn, creates empathy over bias.

We are pleased to have Theresa Thompson, a proud Gunditjmara descendent, on our Reconciliation Action Plan Working Group.

Theresa facilitated some learning sessions for our Customer Experience Team, to help them identify and deliver great customer service to our First Nations members.

“My involvement with the Reconciliation Action Plan Working Group was an easy decision due to understanding the importance of having First Nations involvement in such projects.

I enjoy sharing my knowledge and seeing the impact that it is having on our incredible frontline staff in assisting our customers in achieving their goals.”

Theresa Thompson, NSW.



‘Travelling the pathways of our ancestors’ by our RAP artist Damian Coulthard is proudly displayed in our Whyalla branch.



This is the second part of a two part painting. To read the story behind this painting, scan the QR code.

Gender equality.

We remain committed to fostering a workplace culture that is free from sexual harassment and gender discrimination. We are also continuing with initiatives to promote gender equality and reduce the gender pay gap.

International Women’s Day.

We remain firmly committed to our aspirations of achieving gender equality in the workplace through providing opportunities to women at all levels of the organisation.

We celebrated International Women’s Day with the theme of ‘Accelerating Action’ by continuing the conversation of what we can do to promote and achieve gender parity.

We discussed this over local morning teas, conversations and by hearing personal stories from women in our organisation.

Supporting women in the community.

Beyond Bank proudly supports our community partner, 100 Women. Our staff in Western Australia attended the networking event of this remarkable organisation.

Events like this enable Beyond Bank to achieve its mission of transforming lives and communities through financial wellbeing, with organisations like these leading the way in initiatives and awareness.



Miriam Theuri, Rebekah Worthington, Janie Stewart, Nicole Anderson, Rachel Dunbar, Kim Gorte at the 100 Women event.



COO Wendy Den Hartog, CIO Stevie-Ann Dovico, Annmarie Thwaites, CPCO Michelle Coelho.



Seated: Shannon Manuel, Rhianna Hilditch, Tahiri Perera, Tayla Barreau, Adele Samuel, Jessica Blandford. Standing: Aswini Perera, Jess Keller.



At an International Women’s Day event: Karina Stain, Heather Bilby, Vanessa McDaid, Melissa Mendola, Nicki Halford, Jodie Gower, Natalie Wallace, Danielle Weir.

Disability Access and Inclusion Plan.

Beyond Bank remains committed to the inclusion of all members of the communities in which we work and live.

As part of our commitment to remove the barriers to employment for people with disabilities, we partnered with our Koomarri to host an intern in our Canberra office, which was a great success.

Koomarri, Beyond Bank's community partner and 2025 Double Donation recipient, supports people with a disability to achieve their life goals, dreams and aspirations.

We continue to explore partnerships with disability employment agencies.

Beyond Bank's Property Team collaborated with People with Disability Australia and All Equal to develop physical accessibility guidelines to apply to future refurbishments and relocations.

We conducted accessibility audits at our main office in Adelaide and one of our local branches to strengthen our commitment to inclusive service delivery.

These audits are now complete and will guide future improvements.

We created the Beyond Bank Accessible Communication Standard to help employees make documents, events, and communications more inclusive and accessible.

Our staff completed a range of training programs, including the SBS Inclusion Program Disability Course, which explored disability perspectives, inclusive practices, and ways to build internal capability.

To celebrate the International Day of People with Disabilities, we hosted a company-wide event focused on the 2024 theme: 'Amplifying the leadership of persons with disabilities for an inclusive and sustainable future.'

The event emphasised the importance of inclusive language in both professional and personal settings.



Intern Hayden Smith from Koomarri with Beyond Bank's David Taylor.

Pride Month.

This year saw the formation of a pride community group within Beyond Bank to celebrate pride and importantly, to provide an opportunity for allyship and inclusion in the workplace.

During Pride Month, several team members told their own stories and celebrated the allyship they have found in our organisation.

We look forward to continuing the Pride Month celebrations in future years.

“Here I am now, living in a time and place where I can be open and proud about being queer. I get to work in a team and culture where we can be ourselves, celebrate together when things are good and be there as a support for each other when they go wrong. I can’t think of anything more I would ask for in a workplace.”

Stan Radford, SA.

“After nearly 30 years in the workforce, I’ve seen the shift from hiding who we are to celebrating authenticity. What’s made the biggest impact is the support of allies - those who stand beside us, advocate for inclusion, and help create workplaces where everyone feels safe, seen, and empowered to thrive.”

Mike Day, NSW.

Sharon Debevc and Mike Day, NSW.



Progress on our FY23-25 goals for B Corp – Community.

Initiative	Status	Progress
<p>We will assess the diversity of our supply chain and identify opportunities to support businesses owned by First Nations peoples, women, people with disabilities and those who identify as from the LGBTQIA+ community. This will enable us to set specific targets to support these businesses.</p>	<p>In progress</p>	<p>This year we introduced a Vendor Management System that enables us to track the supplier’s ownership status. This is the first step to tracking our supply chain diversity to understand how we can better foster a more diverse supply chain.</p>
<p>40 per cent of our procurement spend will be with local suppliers by 2025 (up from the current ratio of 27 per cent).</p>	<p>Completed</p>	<p>We have 73 per cent local suppliers.</p>

Supporting communities through sport.

Sporting organisations play a key role in Australian communities, fostering social connection and development from an early age. Sport is central to the Australian way of life, whether people play, watch or volunteer to support its existence.

Beyond Bank supports clubs from grassroots to professional levels through community grants, sponsorships and fundraising, helping them stay open, serve their members and cultivate a sense of belonging.



Calisthenics Victoria, VIC.



MiniRoos from the North Eastern MetroStars Soccer Club, SA.

Photos courtesy of Maitland BMX Night Riders, Calisthenics Victoria, Brighton Rugby Union Football Club, North Eastern MetroStars Soccer Club, Central District Lions basketball team and Geelong United Basketball Club, VIC.



Maitland BMX Night Riders, NSW.



Geelong United Basketball's Pride Round, VIC.



Geelong United Basketball's Wheelchair Basketball match, VIC.



Brighton Rugby Union Football Club, SA.



Central District Lions basketball team, SA.



The Geelong Venom, VIC.

Amplifying community impact with corporate partnerships.

Beyond Bank has marked another strong year of supporting the community through sport with the continuation of its partnerships with the Melbourne Football Club and Hoops Capital, the organisation behind the Sydney Kings and Sydney Flames.

These initiatives reinforce Beyond Bank's commitment to building meaningful partnerships that extend beyond the court or field, connecting with communities through sport.

Melbourne Football Club.

This year was the fifth of Beyond Bank's partnership with the Melbourne Football Club, which was highlighted in Round One where the Jim Stynes Foundation received a \$3,000 donation on behalf of President's Club guests.

This donation enabled the foundation to grow its initiatives around youth leadership and wellbeing, as well as positive health outcomes for Aboriginal and Torres Strait Islander peoples.

Green ribbons were handed out to symbolise the contribution, while game-day experiences such as the coin toss and junior mascot appearance were given away to lucky fans to further add to the occasion.

Beyond Bank also supported the FightMND Big Freeze at Federation Square with staff volunteering on the ground and a \$5,000 donation made to the cause.

Family Day activations continued across the season, including giveaways of merchandise and signed piggy banks, with the final event shifting to the AFL's Round 18 'Kids Go Free' match at the MCG.

Beyond Bank continued its competition to give away five Melbourne Football Club merchandise packs for kids at the family days, with a number of local staff in Victoria volunteering their time to ensure the days ran smoothly.



Sydney Kings and Sydney Flames.

Meanwhile in Sydney, Beyond Bank celebrated its third year of partnership with Hoops Capital, running a series of competitions for fans throughout the National Basketball League (NBL) and Women's National Basketball League (WNBL) seasons.

Prizes included corporate boxes, courtside seats, and a total of five \$1,000 community grants, which were awarded to local sporting organisations Cessnock Basketball Association, Rouse Hill Rams Little Athletics, Blacktown Workers Football Club, Gloucester Basketball and Aquinas Colts Junior Rugby League.

A highlight was the Sydney Kings masterclass competition with junior winners Oscar and Lowan Francis describing it as one of the best things they had ever done.

Their father said the experience left a lasting impression, praising both the Kings players and Beyond Bank for making it possible.

"We really can't say enough about how impressed we were with the Kings players," he said.

"My 15-year-old, who has played basketball since he was 10, said he learnt more in that hour than he has ever learnt before."

On game days, the 'Beyond the Arc' halftime shootout gave fans the chance to win signed

merchandise and premium seating, while themed rounds delivered community impact.

Beyond Bank donated \$2,750 to the Salvation Army's Christmas Appeal and a further \$2,750 during the McGrath Foundation's Pink Hoops round, tied to every three-pointer scored by the Flames.

There was also close collaboration with Hoops Capital staff and players, with Beyond Bank's NSW State Manager Gavin Cook leading financial wellbeing sessions and sharing the bank's journey as a Certified B Corp.



Photos courtesy of Melbourne Football Club and Hoops Capital.

Measuring impact with purpose.

As a B Corp, we care about the impact of our decisions on all stakeholders, including the environment.

Each year, we use the B Corp impact assessment as a framework to identify ways we can make continuous improvements. Below are some of our areas of progress.

Climate reporting.

Next year we will be reporting against the Australian Sustainability Reporting Standards (ASRS) to demonstrate how climate change affects our business.

Over the past year, our cross-functional team continued its work to review both the risks and opportunities that climate change poses, and how this impacts our financial prospects.

While we are required to report on how climate impacts our business from the perspective of future investors, as a member-owned bank, we are also seeking to understand the role we can play to help our members and communities respond to climate impacts – with a focus on protecting their financial wellbeing.

Measuring carbon emissions.

Over the past several years, we have been measuring our operational Scope One and Two emissions in-house to understand how the business generates those emissions and take steps to reduce them.

This year, we engaged an external consultant to complete a full carbon inventory, including our Scope One, Two and Three emissions – both from our operations and the emissions from our financing and lending activities.

We also became a member of the Partnership for Carbon Accounting Financials (PCAF), a global collaboration of financial institutions that work together to assess and report on greenhouse gas emissions associated with loans and investments.

As a member of PCAF, we will adopt standardised methodologies to measure and disclose the greenhouse gas emissions linked to our financial activities.

Improving waste management practices.

This year, we were awarded a grant of up to \$20,000 from Green Industries SA to develop our competencies around waste management practices.

Funding will be used primarily to develop a team of waste champions and to build knowledge of how to more responsibly dispose of waste, with the goal of reducing how much of our waste goes to landfill and improving waste segregation practices.

The waste champions will be trained in how to conduct a waste audit so we can measure our emissions from waste with more accuracy and provide waste data for our carbon inventory. The grant will kick off in FY25-26.

Achieving 100 per cent renewable energy.

In 2023, we set ourselves a goal to have 100 per cent of the energy used across our sites come from renewable sources by 2025.

As Beyond Bank uses electricity at the office buildings and network of branches that we lease, we worked with our utility providers and landlords to purchase green power, which is electricity generated from renewable energy such as solar power.

For sites where we were unable to purchase green power directly, we purchased Large Scale

Generation Certificates (LGCs), tradeable certificates that represent one megawatt-hour (MWh) of renewable electricity generated by eligible power stations, to offset our consumption and achieve our goal.

We are continuing to work with our landlords to explore how we can transition more of our sites directly onto green power to reduce the number of LGCs we purchase each year.

Incentivising public transport use.

The carbon emissions generated from how our people get to work forms part of our Scope Three operational emissions.

This year, to encourage our people to reduce emissions from this category, we trialled a pilot initiative in WA that provided employees who were driving to work a subsidy to take public transport over 12 weeks. Nine employees from our West Leederville office in Perth took up this opportunity.

Before this initiative, these staff drove to work four days per week on average, while during the pilot this dropped to two days – a 48 per cent drop in

private car travel. At the end of the pilot, 78 per cent of participants said they ‘strongly agreed’ the pilot incentivised them.

“I felt less stressed at the end of the day not having to fight traffic. I also found myself opting for public transport outside of work more often,” said Teale Reynolds, Digital Specialist at Beyond Bank.

We will continue to explore ways to engage our people in efforts to reduce our environmental footprint, including considering extending the pilot to other regions.



Teale Reynolds and Charlotte Saxon were among nine employees who participated in the public transport initiative.



Progress on our FY23-25 goals for B Corp – Environment.

Initiative	Status	Progress
We will develop a climate transition plan as required by the International Sustainability Standards Board (ISSB) standards.	Partially complete	<ul style="list-style-type: none"> We completed our first greenhouse gas inventory using FY24 as our baseline. We are still in the process of determining whether we will set near-term and 2050 climate targets along with a plan to reach them. The climate transition plan we create will be developed in consideration of the Australian context, noting that the ISSB does not require a plan to be developed.
Develop science-based targets to guide our approach to climate change mitigation.	In progress	<ul style="list-style-type: none"> We are still in the process of determining what the best framework is to guide our climate work. We are awaiting the release of the Science Based Target initiative's Financial Institutions Net Zero Standard to guide our approach.
100 per cent renewable energy use across our operations by 2025.	Completed	Our target has been reached through a combination of purchasing green power and Largescale Generations Certificates (LGCs).
Transition 80 per cent of our fleet to hybrid vehicles by the end of FY25.	Partially completed	<ul style="list-style-type: none"> 70 per cent of our fleet has transitioned to hybrid vehicles. We will continue to transfer to hybrid vehicles as lease arrangements expire.



Jo De Pinto, SA.

Supporting our people.

Our people are at the heart of what we do for our members and communities.

Beyond Bank's commitment is to enable and empower our people to work with pride and purpose, surrounded by engaging relationships where each person's growth and wellbeing are nurtured and encouraged.

This year saw our workforce grow to 794 people across the country, increasing by 19. We welcomed 190 new employees to the organisation.

Our operating model means that in addition to a geographically diverse branch network, we also have team members working in office hubs in Melbourne, Sydney, Canberra, Hunter, Adelaide, Geelong and Perth.

Total employees

794¹



579
Full time

157
Part time

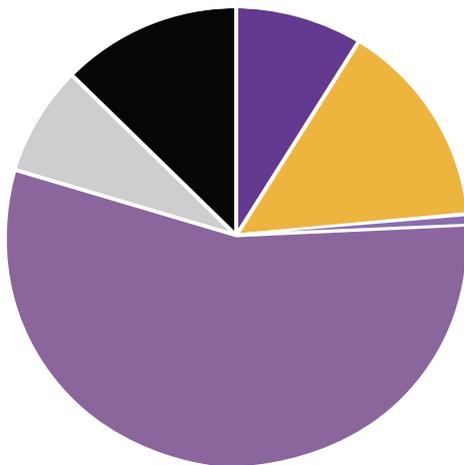
31
Casual



491
Female

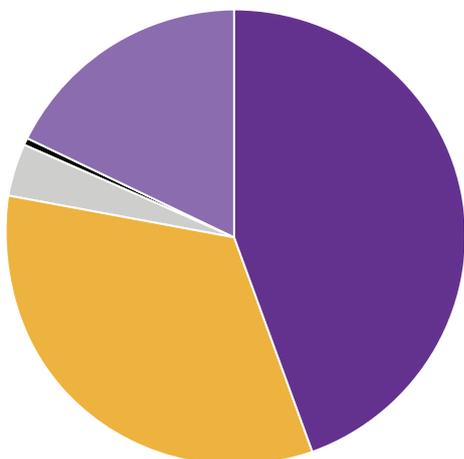
296
Male

7
Not specified



Distribution of employees

ACT	68
NSW	123
QLD	5
SA	427
VIC	68
WA	103
TOTAL	794



Paid leave hours taken by our people (excluding Annual Leave):

Parental Leave	16,958
Work-Life Balance Leave	12,700
Community Volunteer Leave	1,403
Study Leave	82.5
Branch Flex Leave	6,855

¹Total employees includes directors and employees on parental leave

A culture of improvement.

Launch of Culture Compass.

We are committed to a positive, inclusive culture at Beyond Bank. This year, we launched a new culture measurement called Culture Compass.

Importantly, it enables us to benchmark ourselves against other organisations, using the same questions as other businesses worldwide.

Additionally, we seek responses from our people about wellbeing, risk, engagement, diversity, equity and inclusion among others.

Our engagement score for the 2024/2025 financial year was 73 per cent against our goal of 75 per cent. Although we didn't achieve our internal goal, our final score was equal to the external benchmark median of 73 per cent for the Australian financial services sector¹.

Our commitment to a safe and healthy workplace.

At Beyond Bank, we're committed to fostering safe, healthy and supportive workplaces.

Our leaders, Health and Safety Representatives, and WHS Committees are vital in ensuring safe workplaces and effective risk management.

This year, we delivered initiatives to promote physical and psychological wellbeing, including flu vaccinations, health webinars, and sessions aligned with national campaigns such as Men's Health Week, World Menopause Day, and Safe Work Month.

Our TELUS Health Employee Assistance Program (EAP) offers confidential support, and we promote key moments like R U OK? Day to encourage connection and care.

¹ *Financial Services Australia, January 2025, CultureAmp.*

A warm welcome to Beyond Bank.

Our Warm Welcome program for new starters continues to be well-received, with many new starters commenting on the quality of the program delivered by the team.

"Jonathan made sure that it was interactive, entertaining and most importantly, relevant. He held attention for the duration of the Warm Welcome. I have gone through many different training courses throughout my professional career, and this would be the most fun I have experienced."
Brendan Cook, Wagga Wagga, NSW.



Jonathan Hunter coordinates our Warm Welcome program.

Getting out and about to visit other teams.

In the last few years, we've started Back to Front and Front to Back days across our organisation.

Our people can register to visit another team within the bank to shadow them for a few hours, learn what they do, and open up conversations for career and development opportunities.

In the last half of the financial year, 72 of our people got involved in Back to Front/Front to Back visits, a record to date.

Extra flexibility for our branch team members.

Our branch team members were awarded Branch Flex Leave in the 2023/2024 year as part of our commitment to providing a flexible workplace.

A total of 6,855 hours of Branch Flex Leave was used during the year, with our team members enjoying the greater work life balance as a result.

“I am proud to work at Beyond Bank, but I’m also proud to be a mum. The branch flex leave helped me to support my kids and attend things that mattered to them. I used my leave for things like attending school functions, sports days, parent teacher interviews, appointments and for pupil-free days. Having the branch flex leave to use through the year meant that I could use my annual leave to take longer periods for a proper mental health and holiday break when needed.”

Vicki Schilt, VIC.

“I’ve found having Branch Flex Leave hugely beneficial for when life admin tasks crop up that I used to use annual leave for. I’ve managed to use days to be home to have my fridge repaired, get my car serviced and receive deliveries that require someone to be home to accept. Now I can use my annual leave to refresh and relax instead of filling it with these jobs.”

Thomas Wright, WA.



A career with culture at its heart.

After 23 years of dedicated service, Wayne Matters has retired from Beyond Bank Australia.

Wayne's journey began on 20 August 2001, and through the years he has held several key leadership roles including Chief Financial Officer, Deputy CEO, joint Company Secretary, and most recently Interim CEO.

His influence has extended across Finance, Treasury, Data, IT, and Wealth – shaping the organisation's strategic, financial and operational strength.

“Wayne's commitment to diligent financial governance has kept our financial position strong over the years, and we are grateful to him for leading this area so capably,” said Beyond Bank Chair Sam Andersen.

However, Wayne's legacy extends far beyond his job roles, having been a passionate advocate for people and culture, championing diversity and inclusion, supporting leadership development, and fostering a workplace environment built on respect and care.

Reflecting on his time at the bank, Wayne said it was the people who were at the core of all that he had achieved.

“Over nearly 24 years at the Bank, it would be easy to point to any number of large transactions, mergers or financial results as highlights,” he said.

“However, these are outcomes of the true highlight, which is being a part of a business that has grown sustainably while protecting what is most precious – our people and culture.”

When Wayne joined the bank, it had 240 staff and \$740 million in assets. Today, Beyond Bank has grown to around 800 staff and \$11 billion in assets.

“Despite this extraordinary growth, we've managed to hold onto the inclusive, member-centric culture that is as important to us in 2025 as it was in 2001 – to have been a part of this journey is a source of great pride and satisfaction,” he said.

Wayne's approach to leadership has always been grounded in authenticity and purpose.

“There's nothing particularly complicated about nurturing a healthy culture – it's simply built off genuine respect for all our people and collective clarity around our purpose,” he said.

Wayne said he believed culture was the cornerstone of Beyond Bank's identity as a member-owned organisation.

“Our members are much more than 'just numbers' and the value we provide them is multi-faceted, not just financial. These relationships and experiences are delivered by our people, so if they're not engaged, happy and motivated – then we're destined to fail.”

Wayne knows many of our people by name, and on any given day Wayne's comments popped up many times on our internal social posts, encouraging our people for their great work and diligence to each other and our members.

He also offered advice for future leaders, by saying culture started at the top.

“Culture is built and maintained by leaders, from the Board down. Despite our geographic spread, we have only one Board, one executive team and one leadership group. The desired culture needs to cascade through the business in a consistent manner. Leadership is about consistently demonstrating the types of behaviours we want all our people to bring to their work.”

When asked how he would respond to behaviours that threaten a healthy culture, Wayne was clear:

“Things need to be addressed promptly. Culture is like a garden, it’s not ‘set and forget’. It must be regularly tended and constantly nurtured to ensure it thrives,” he said.

Wayne’s presence – his humour, his care, and his leadership – will be deeply missed.

As he embarks on his next chapter, we thank him for his extraordinary contribution and wish him all the very best for the future.

Following Wayne’s departure, Beyond Bank was pleased to welcome Tony Maughan to the position of Chief Financial Officer. Wayne said he was pleased to pass the baton into Tony’s capable hands.



Wayne Matters.



Wayne is well known for his impromptu chats and dad jokes.

Development and learning opportunities.

Beyond Bank provides development opportunities to help our people build a fulfilling and rewarding career.

Development opportunities internally include access to learning and professional development courses, secondment and project opportunities, structured career conversations and more.

Our people also have the opportunity to seek external study opportunities and membership of professional associations to build the skills and network to support their development.

Launch of LinkedIn Learning.

To support continuous growth and capability building across our people, we introduced LinkedIn Learning to all employees.

During the last financial year, our people have engaged in 1,437 hours of learning, equivalent to nearly 60 days, and completed 1,194 courses.

Additionally, 347 career goals have been added or updated, reflecting a strong commitment to personal, professional and career development.

LinkedIn Learning has revolutionised our learning ecosystem, becoming a valuable tool in fostering a culture of learning, enabling employees to upskill, explore new areas of interest, and take proactive steps in shaping their career pathways.

A local development opportunity.

Cameron Di Falco, People Systems and Data Analyst, took part in the Committee for Adelaide's Emerging Leaders Series.

The program explored leadership, sustainability, emotional intelligence, and career design, blending professional development with personal reflection.

It also encouraged open conversations about shared challenges and helped build relationships outside the workplace.

"It was a great chance to connect with people from a wide range of industries, learn from them and think differently about leadership," said Cameron.

"The LinkedIn Learning Path we created was so beneficial. Our staff could accelerate their skill development at their own pace and the positive feedback was overwhelming."

Steven Mason, SA.



Cameron Di Falco, SA.

Team learning to promote excellence.

As part of their professional development, a group of six Marketing team members completed Mark Ritson's MiniMBA in Marketing.

Designed to refresh, challenge and inspire operational and strategic change, the course delivered outstanding professional development for the participants.

"The course was hands down one of the most enjoyable educational experiences of my career. From the high-quality content to the razor-sharp Ritson delivery you'd expect, the course was as inspiring as it was intense. Now, time to turn my insight into impact." Karina Stain, South Australia.

Opportunities for our emerging leaders.

Every year, Beyond Bank submits a group of nominees for the Customer Owned Banking Association (COBA) Emerging Leaders program and award.

In 2024, our nominees were Danielle Weir, Kate Smith, Alice Bunn, Luke Humphries and Miriam Theuri.

As part of their development, this group attended the annual COBA Convention in Adelaide, representing our organisation and taking part in the excellent leadership program curated by the COBA Emerging Leaders Committee.

Miriam Theuri was subsequently selected to sit on the COBA Emerging Leaders Committee.

2024 Emerging Leaders Kate Smith, Danielle Weir, Alice Bunn, Miriam Theuri and Luke Humphries with Wayne Matters.



Growing a career in the regions.

Building a successful career in banking doesn't have to mean moving to the city.

For Kelly Maxwell, it has meant staying in her hometown of Whyalla and steadily building her path with Beyond Bank for more than 14 years.

Kelly began her career in the processing centre of Alliance One working on the back-end of loan applications.

Alliance One later merged with Beyond Bank in Whyalla, where Kelly made the move into lending and worked directly with members, gaining an even deeper understanding of the importance of trust and relationships in regional communities.

She said while she never had ambitions of moving into management, when her manager and deputy both left at the same time, she was encouraged to apply.

"I just wanted to be good at what I was doing – I was never a ladder climber," Kelly said.

Despite her hesitation, Kelly stepped up and went on to lead the branch, helping to grow its reputation as one of the most welcoming, helpful and accessible banks in Whyalla.

More recently, Kelly has begun a new chapter as a mobile banker, looking after members across the Eyre Peninsula and the West Coast, from Whyalla to Port Lincoln, as well as several of the small towns in between.

She said the role had allowed her to focus on lending, business development and building face-to-face connections on the road.

"It's so important to build the relationships and know your members – we're trying to build a friendship and relationship with them, not just deliver a service," she said.

Kelly said living in a regional centre had never held her back from achieving success in her career with Beyond Bank, with both her and her husband able to find stable and long-term employment in Whyalla, while maintaining the regional lifestyle they love having with their family.

"It's easy living - 10 minutes from one end of town to the other. We wouldn't have it any other way," she said.

Beyond Bank's own approach has also supported regional communities like Whyalla, continuing to invest in local branches when competitors have begun reducing services, as well as providing support for community programs, and sponsorship of sporting clubs and local initiatives.

With longer opening hours and more lenders available on site, the Whyalla branch – as well as many other regional Beyond Bank branches – has set itself apart.

"We wanted to be the best relationship bank in town – and now everyone's coming to us because of the level of service we provide."

For Kelly, she said the greatest reward had been helping her community thrive and that she was proud of the team Beyond Bank had built in Whyalla.

"There's so much reward out of this job. I'm proud of what we've created here and I'm excited for what's to come."



Kelly Maxwell in Whyalla, SA.

Celebrating our heroes.

A key part of our activities is celebrating those who go above and beyond to change the lives of those around them.

We invite our people to nominate their colleagues for a Beyond Award when they go that extra mile to achieve something on behalf of a member, colleague or their community.

During the year, we awarded 28 Beyond Awards in the following categories:

- For and with members
- For and with community
- For and with each other.

Congratulations to all the winners.



Nick May, award winner Marie Fantastia, Nicki Halford, Jodie Gower, SA.



Sophia Ngo, VIC.



Johanna Borger, VIC.



Carola Zilio, NSW.



Jeremy Quartermaine with winner Jonathan Hunter, SA.



Award winner Brooke Avory with Vanessa McDaid, SA.



Mikaela Young, SA.



Hugh Rogers, SA.



Jarred Raymond, SA.



Brad Markwart and Manisha Udyavara volunteering at Pegasus, ACT.

Our people supporting their community.

At Beyond Bank, we encourage our people to use their two days of Community Leave each year to support a community organisation close to their heart.

Many of our people return year after year to support the same great causes, while some get out and about finding new ways to support their community.

“There is something about volunteering that gives you the ultimate boost, knowing you are helping someone in need.”

Melissa Mendola, SA.



Rebecca Manzanares volunteering at Anglicare SA.



Kylie Daniels, Lisa Bender, Richard Stark, Katrina Blackham, Mandy Cleaver and Scott Price volunteering at Hunter Homeless Connect, NSW.



Alicia Poon, Kajal Bhanot and Catherine Antipas volunteering for Armadale Gosnells Landcare Group in WA, with extra special helper Chloe.¹



Michelle Farmer, Lara Foley, Sarah Plumb and Leisa Neylon volunteering at Bridge Builders, WA.



Michael Kalman, Tim Pollock, Crystal Waing, Stevie-Ann Dovico, Rik Welcome and Bill Tsirizos volunteering at Our Big Kitchen, NSW.



Charlie Hurrell, Lily Utteridge-Jones, Brionie Hansford, Tillyck Bevins and Alana Barkla participating in Hutt Street Centre's Walk a Mile in My Boots event, SA.



Kaya Hassan and Brad Markwart at work for Pegasus, ACT.



Adelina Berisha, Vesna Grujevski and Manisha Udyavara at Pegasus, ACT.



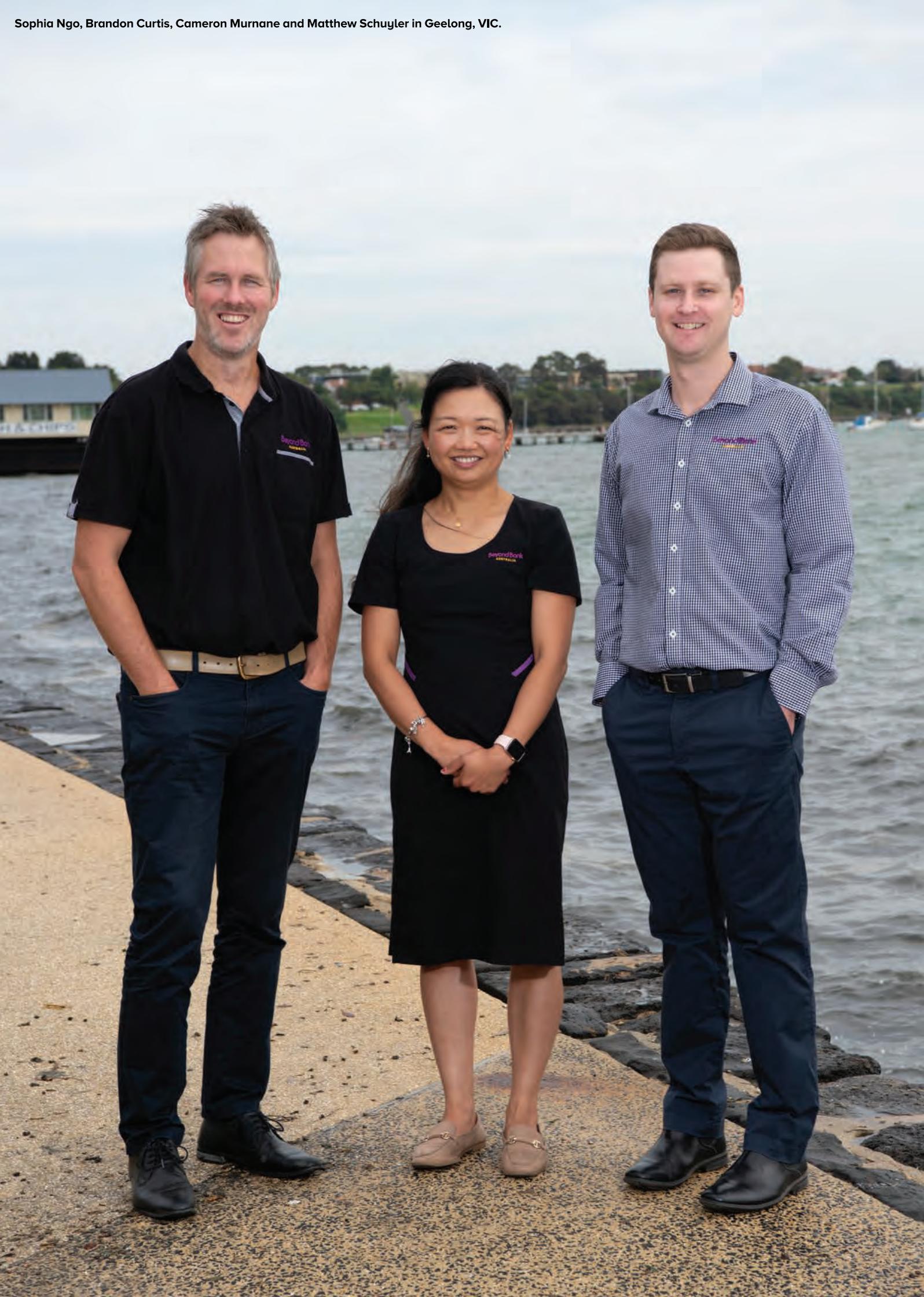
Mel Sims and Michelle Pratt volunteering at the Gawler Show, SA.



Kylie Vuong and Maria Messineo packing hampers at Anglicare SA.

¹ Photo courtesy of Armadale Gosnells Landcare Group.

Sophia Ngo, Brandon Curtis, Cameron Murnane and Matthew Schuyler in Geelong, VIC.



Progress on our FY23-25 goals for B Corp - People.

Initiative	Status	Progress
We will understand how we remunerate our employees in terms of a living wage and start verifying this.	Completed	We pay our people a living wage which is above the minimum wage in Australia.
We will deliver on our commitments outlined in our first Reconciliation Action Plan (RAP) and Disability, Access and Inclusion Plan (DAIP).	Completed	We completed our first Reflect RAP.
	In progress	We completed the first year of commitments from our DAIP and progressed the majority of our Year Two actions.
We will report on our Gender Pay Gap and gender equality indicators as required under the Workplace Gender Equality Amendment (WGEA) bill.	Ongoing	We consulted with our people, reviewed our policies and identified a range of initiatives aligned with each of the six Gender Equality Indicators aimed at improving gender equality within Beyond Bank.

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 change the lives of our members and communities through financial wellbeing. This purpose has driven our strategy, which is founded on protecting, creating and returning value by being a sustainable, diversified and differentiated business, delivering value-based outcomes to you, our member-owners, while strengthening the communities and society 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 (member-owners, staff, communities, partners and regulators).

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

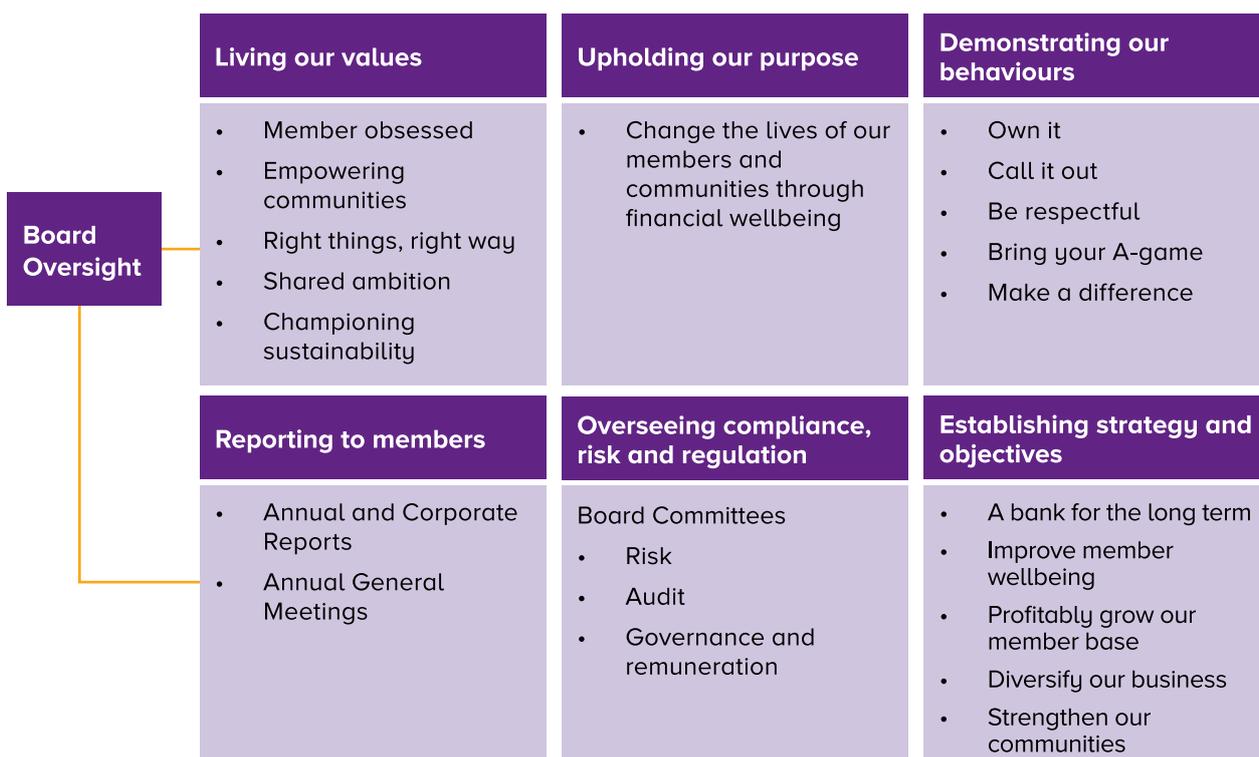
managed for the long-term interests of our member-owners and communities around Australia.

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 member-owners' money.

In addition, the Board ensures that decisions are financially and ethically sound to support our growth and development. We approach governance through assessing impact across our member-owners, our bank, our people and our communities.

At the root of good governance is the Board and management's leadership role in developing and sustaining a sound culture focused on our values. At its core, this includes doing the right thing the right way.

Corporate governance framework.



Our responsibilities.

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

We are focused on:

- upholding our purpose: changing the lives of our members and communities through financial wellbeing
- driving our culture through living our values and demonstrating our behaviours
- protecting, creating and returning value sustainably
- establishing our strategy and objectives
- overseeing compliance and regulatory relationships
- ensuring financial strength and sound risk management
- governing according to our environment, social and governance (ESG) objectives and responsibilities, including our commitment to B Corp Certification
- reporting to our member-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 (ADIs) 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 or appointment 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 member-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:

- banking
- financial services risk management
- strategic planning
- environment, social and governance (ESG)
- business and commercial experience
- financial accounting and audit
- corporate and financial governance
- risk management
- technology
- people management and remuneration
- strategic enablement and marketing
- legal.

Selection criteria for directors:

Selection criteria for directors also considers personal qualities, including:

- integrity
- listening and communication
- emotional intelligence
- constructive questioning
- collaboration
- commitment
- influencing and negotiating
- critical thinking
- innovation and alternative thinking
- continual improvement
- leadership.

Directors elected by members 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 performance of the Board, Board Committees and individual directors is internally assessed annually and independently assessed at least once every three years.

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 currently comprises three elected directors and three directors appointed for specialist skills in:

- strategy development/implementation
- technology and digital transformation
- banking.

At the end of the 2025 Annual General Meeting of members (AGM):

- the appointed Director with specialist skills in technology and digital transformation retires by rotation in accordance with Beyond Bank's Constitution and will stand for election
- the appointed director with specialist skills in banking (who is also the Chair of the Board) will retire, having served on the Board for 12 years.

The appointed director with specialist skills in banking, governance in regulated entities, and strategy development/implementation was appointed in February 2025. Her term will expire at the end of the 2026 AGM, at which time it is anticipated that she will be asked to stand for election by members.

All six directors are independent, and all directors have been assessed by the Nomination Committee as fit and proper and having the requisite skills and experience to fulfil their responsibilities.

The Board of Directors considers succession planning and board composition annually. The critical roles of Chair and Board Committee Chairs have immediate succession plans in place in case of immediate need and for the long term as directors retire.

The election rotation of directors is planned to ensure that required skills and experience are able to be clearly defined for each elected position so that the Nomination Committee can ensure that candidates placed before members for election are appropriately skilled and experienced in the required skills to govern an organisation of the size and complexity of Beyond Bank Australia.

The Directors have critically reviewed the structure, composition and competencies of the Bank's Board and its individual directors. Our peer-rated assessments of the skills and competencies indicate that the Board is collectively and individually rated as 'expert' or 'very strong' in the core requirements of boards of banks of a similar size and complexity.

The Board is confident that the requirements of our regulator, the Australian Prudential Regulation Authority (APRA), are being met in the composition of the current Board.

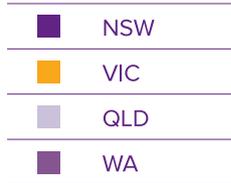
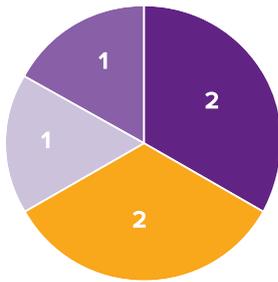
With the Bank's assets now in excess of \$11 billion, as it heads towards a more complex regulatory position of a Substantial Financial Institution, the Board and Nomination Committee are mindful that Directors will be required to meet higher requirements for such institutions.

Future director recruitment and elections envisage that Directors will be required to have that advanced skillset.

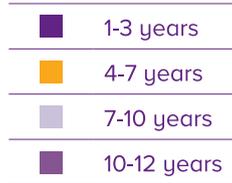
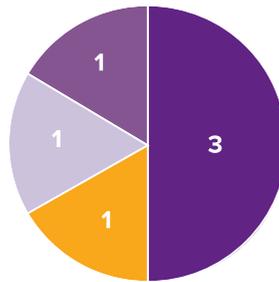
The chart below shows the results of the skills and competencies of Beyond Bank's Board assessed during a review completed in 2025 measured against our assessed minimum skills requirements.

Board demographic composition.

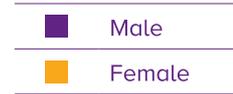
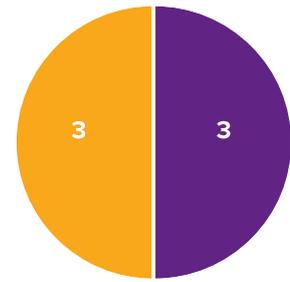
Geographic diversity.



Tenure diversity.



Gender diversity.



Board skills and experience composition.



This assessment highlights the need to ensure the key skillsets of Banking, Audit and Accounting and Technology are retained at expert levels. Accordingly, our 2025 call for nominations is, and any near term director recruitment activities will be, targeted to these key skillsets.

Conflicts of interest.

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.

Directors' interests are disclosed at least annually and as directors' interests change. Directors declare interests at the commencement of each meeting in the deliberation of specific items on the meeting agenda.

Remuneration.

Our remuneration policy is structured to ensure that the directors of Beyond Bank are remunerated at the median level for directors of member-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, and is benchmarked at least each three years to the comparable market remuneration for directors of ADIs of a similar size and complexity. Remuneration was last benchmarked to market in 2024.

Subsequent to the review, the Nomination Committee recommended, and the Board approved, an increase in the base director fee of 3.0 per cent in line with wages growth generally, and to ensure comparability to market.

With effect from 1 July 2025, the base fee has been set at \$100,046 per annum (inclusive of the Superannuation Guarantee).

In addition to the base fee, additional payments are made as follows:

Position	Additional Payment
Chair of the Board	90% until 24 November 2025, then 100% of the base director fee
Deputy Chair of the Board (if appointed)	50% of the base director fee
Chairs of Board Audit Committee, Board Governance and Remuneration Committee and Board Risk Committee	25% of the base director fee
Chair of Nomination Committee	12.5% of the base director fee
Member of BAC, BRC, BGRC (other than the Chair of that Committee)	12.5% of the base director fee

These additional payments recognise the additional workload and responsibility attached to the performance of each of the positions referred to in this section.

The additional payments are cumulative (i.e. if a director chairs (or is a member of) more than one Committee, the director is entitled to an additional payment for each Committee he/she chairs (or is a member of)).

In general, and subject to prevailing circumstances, directors will serve as a Chair of a Committee, or as a member of up to two committees only to ensure the most effective use of skills and resources.

The additional payment is subject to independent evaluation and advice obtained from an independent remuneration adviser by the Nomination Committee at least once every three years.

How our Board operates.

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.

Committees are structured to ensure they have the qualifications and experience to execute their responsibilities. Membership of each committee comprises of 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 communication and governance and 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 (September 2025).

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 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.



Nick May, Jodie Baker and Cindy Batchelor attend a community event in WA.

Audit Committee.

Chair:

John Evans

Members:

Steven (Steve)
Coles

Sandra (Sam)
Andersen

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 and assurance reporting processes, 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 - one previously being a partner of a Tier 1 international accounting and audit firm.

The committee members' experiences include:

- Financial management and audit
- Senior executive management in banking and technology services
- Membership of professional bodies and their respective professional development requirements.



Sam Andersen at an event with a community partner.

Risk Committee.

Chair:

Joanne (Jodie)
Baker

Members:

Cynthia (Cindy)
Batchelor

Steven (Steve)
Coles

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 and strategy development/implementation across diverse industries, especially in banking, finance and technology services businesses.

Nomination Committee.

Chair:

Sandra (Sam)
Andersen

Independents:

Kerryn Newton

Andrea Durrant

Role.

The committee's role is to:

- 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 are 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 director remuneration and the board total remuneration cap.

Expertise.

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.

Governance and Remuneration Committee.

Chair:

Trent Bartlett

Members:

Sandra (Sam)
Andersen

Cynthia (Cindy)
Batchelor

Role.

The committee's role has two functions:

General governance - assisting the Board in discharging its responsibility to ensure good corporate governance within the Group.

This includes:

- 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.

Board remuneration matters - undertaking the duties of a Board remuneration committee as required by Prudential Standard CPS 511, the Financial Accountability Regime and the remuneration framework. This includes:

- 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.

Expertise.

Members of this committee bring experience in fields as diverse as banking, management consultancy, financial management, strategy development/implementation, ESG (environment, social, governance), audit, law, human resource management, leadership, governance and risk management.

All committee members have experience in company directorship, hold undergraduate or postgraduate business qualifications and membership of professional bodies.

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 ADI, Beyond Bank is regulated by various regulators, including the Australian Prudential Regulation Authority (APRA), the Australian Securities and Investments Commission (ASIC), the Australian Transaction Reports and Analysis Centre (AUSTRAC) and the Office of the Australian Information Commissioner (OAIC).

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 members of ADIs operating in Australia.

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 has adopted the Three Lines of Defence risk management and assurance model and regularly monitors the organisation's risk culture using a risk barometer.



Sam Andersen at a community event in Canberra.

Our key relationships and shareholdings.

We are a shareholder in Cuscal Ltd., a leading provider that assists us in providing a full suite of payment services to our members.

Data Action Pty. Ltd. remains a key partner in providing digital and core banking services. Data Action is a leading provider of banking software and services primarily to the member-owned banking sector.

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 the right way.
- regular reporting on compliance matters to the Board and relevant committees.



Our Board Trent Bartlett, Cindy Batchelor, Sam Andersen, Steve Coles, Jodie Baker and John Evans at a community event in Western Australia.



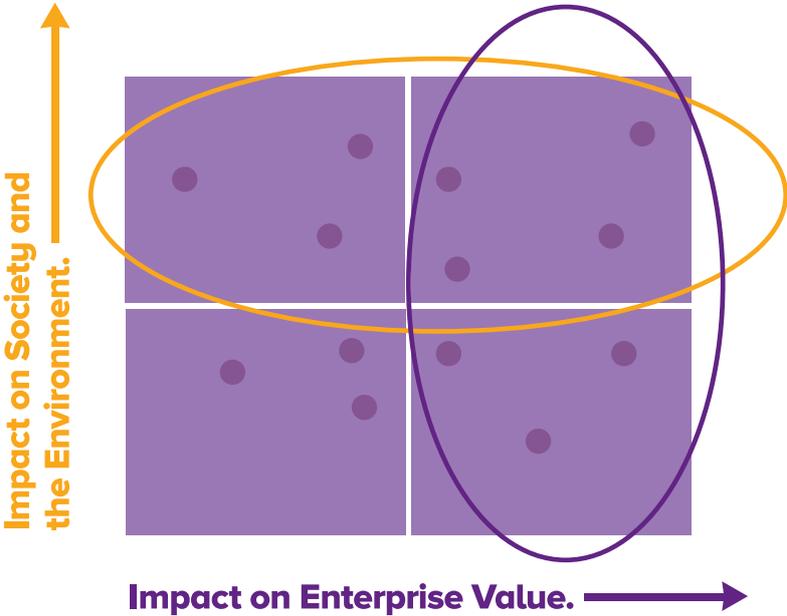
Rebecca Lintz helps a member in our Mandurah branch, WA.

Our progress on our B Corp - Governance pillar.

Our first ESG materiality assessment.

This year we conducted our first Environmental, Social and Governance (ESG) materiality assessment.

A materiality assessment is a widely used approach to help companies identify, assess and prioritise ESG risks, opportunities and impacts for the purposes of sustainability strategy and reporting. While a materiality assessment usually focuses on the topics that most effect a company’s financial position, we chose to adopt a “double materiality” lens that would also consider the effect of our business on our external environment such as how we impact the environment, our people and communities.



The ESG issues that are important to our financial position, and how we impact society and the environment, are those that were rated in the top right quadrant of the materiality matrix and are our top material issues.

To gain these insights, we:

- worked closely with a consultant who sought the views of a diverse selection of our suppliers, community partners and business partners,
- interviewed over 30 leaders and members of our Executive Team and Board, and
- surveyed over 2,000 members to ask what issues they thought were important to Beyond Bank.

Our top 10 material issues.

Governance

- Data protection, cybersecurity and responsible use of technology
- Member risks, member due diligence and responsible finance.

Social – Members

- Financial wellbeing and inclusion
- Consumer financial protection, fair marketing and information
- Housing and real estate.

Social – Community

- Community engagement
- Access to corrective actions and support.

Social – People

- Employee health, safety and wellbeing
- Talent recruitment, training and retention
- Workplace diversity, equity and inclusion.

While no environmental issues were identified among the top ten, we are preparing our first report in accordance with the Australian Sustainability Reporting Standards (ASRS) outlining how we are managing and responding to the risks and opportunities relating to climate change. On Page 54, we have outlined examples of steps we have taken to reduce our emissions, along with other actions.

Over the coming years, we will be collecting data on our top material topics to inform our sustainability strategy and drive continuous improvement across these topic areas.

Progress on our FY23-25 goals for B Corp - Governance.

Initiative	Status	Progress
We will conduct a materiality assessment to understand our material sustainability risks and opportunities.	Completed	Our first ESG materiality assessment was completed in August 2024.

Our Board of Directors.



Sandra (Sam) Andersen

Sandra (Sam) Andersen Chair

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.

🌐 | Chair Nomination Committee, Member Board Governance and Remuneration Committee, Member Board Audit Committee

🎓 | LLB, CPA, SF FIN, FAICD

🏠 | Melbourne, Victoria



Joanne (Jodie) Baker

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, with a strong focus on risk management and governance. Jodie has held senior executive roles across the financial services sector, including leadership positions in risk strategy, analytics, and advisory.

🌐 | Chair Board Risk Committee

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

🏠 | Sydney, New South Wales



Trent Bartlett

Trent Bartlett Director

Trent was appointed to the Beyond Bank Australia Board in September 2016. He has over 25 years of CEO and Independent Director 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

🎓 | GradDipBus, GradDipCom, FAICD, IDP-C

🏠 | Perth, Western Australia

Our Board of Directors.



John Evans Director

John was appointed to the Beyond Bank Australia Board in October 2022. He is a former audit and assurance partner with a global accounting firm 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.

- 🌐 | Chair Board Audit Committee
- 🎓 | BCompt, ACA, MAICD
- 🏠 | Buderim, Queensland



Steven (Steve) Coles Director

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, with a strong focus on technology leadership and cyber risk management. Steve is passionate about enhancing and safeguarding member services through innovative technology solutions. Steve is a Graduate Member of the Australian Institute of Company Directors.

- 🌐 | Member Board Audit Committee, Member Board Risk Committee
- 🎓 | GAICD
- 🏠 | Sydney, New South Wales



Cynthia (Cindy) Batchelor Director

Cindy joined the Beyond Bank Board in February 2025. Over the past 30 years, she has gained extensive experience as a senior leader in banking and financial services in front line, strategy development/implementation and human resources roles. Cindy has previously held a range of senior executive roles across business banking, not-for-profit and professional services.

- 🌐 | Member Board Governance and Remuneration Committee, Member Board Risk Committee
- 🎓 | BCom (Accounting/Commercial Law), Grad Dip Business (Human Resource Mgmt), GAICD
- 🏠 | Melbourne, Victoria

Our Executives.



David Marshall

David Marshall Chief Executive Officer

David Marshall joined Beyond Bank in 2025 as our Chief Executive Officer. He is an experienced financial services executive with a proven track record in leading member-focused organisations, including past tenure as Chief Executive Officer for Defence Bank and Hume Bank. David has also successfully led the retail financial services networks at Commonwealth Bank of Australia and Westpac. He has also led national business, agribusiness segments for major and regional banks. His experience in leading organisations through various business, economic and growth cycles has been a key highlight of his career. David has studied at Lincoln College (Canterbury University), Wharton Business School and London Business School.

 | Director Beyond Employee Benevolent Fund Pty Ltd.

 | BCom(Ag), GradDip Commerce

 | Adelaide, South Australia



Peter Rutter

Peter Rutter Chief Community and Strategy Officer

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.

 | Director Beyond Employee Benevolent Fund Pty Ltd

 | MBA (Advanced), GAICD

 | Adelaide, South Australia



Wendy Den Hartog

Wendy Den Hartog Chief Operating Officer

Wendy has over 20 years of experience in financial services and joined Beyond Bank in 2021. Wendy oversees Products and Payments, Credit Assessment, Loan Fulfillment, the Project Management Office, and Property teams. Committed to enhancing customer experience and operational efficiency, she plays a key role in delivering value for members. As a passionate and focused leader, she has expertise in Operations, Retail Banking, mergers, transformations, and strategic project implementation. She has strong strategic thinking, problem-solving skills, and a talent for building high-performing teams in dynamic environments.

 | Adv. Dip. Management

 | Adelaide, South Australia

Our Executives.



Michelle Coelho Chief People and Culture Officer

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, alignment to culture and growth of our people at Beyond Bank Australia.

-  | Director Beyond Bank Australia Foundation Ltd
-  | MBA, GAICD
-  | Perth, Western Australia



Nick May Chief Customer Officer

Nick is a values-focused and highly driven executive with over 30 years of experience in the banking industry. Nick joined the Beyond Bank Group Executive Team as General Manager Corporate Services in 2013. Nick then moved into his current role of Chief Customer Officer in 2016 where he has responsibility for the broad distribution and retail network covering branches, business banking, the Customer Relationship Centre, digital team, Insurance division and the organisation's third party division. With oversight of the bank's overall customer experience, Nick's focus is on the relationships, service and interactions members have through the bank's various channels.

-  | Director Beyond Bank Australia Foundation Ltd
-  | MBA, GDBM, GAICD
-  | Adelaide, South Australia



Brad Markwart Chief Risk Officer

Brad has been in the finance industry over 20 years, joining Beyond Bank in 2001. With extensive experience in risk management and compliance, Brad is passionate about using people and technology to drive efficiencies and improved risk management outcomes for the bank and its members. Brad is responsible for the bank's risk management, compliance, and financial crimes functions.

-  | Director Beyond Employee Benevolent Fund Pty Ltd. Director Community CPS Services Pty Ltd
-  | BSc, BEc, GradCert Accounting, GAICD
-  | Canberra, Australian Capital Territory

Our Executives.



Tony Maughan

Tony Maughan Chief Financial Officer

Tony joined Beyond Bank in 2023 as the Chief Operating Officer. Tony brings extensive leadership experience across the entire banking value chain, including group strategy, mergers and acquisitions, front-line banking, and large-scale transformation projects. At Beyond Bank, Tony is responsible for overseeing our Finance, Treasury, Corporate Development, Data Governance, Regulatory Reporting, Company Secretary and General Counsel functions. With his commitment to operational effectiveness, Tony plays a vital role in driving our purpose to create and return value for our members.

🏠 | Director Community CPS Services Pty Ltd. Director Eastwoods Group Ltd. Director Eastwoods Wealth Management Pty Ltd.

🎓 | B.Com, MBA, CA, GAICD

🏠 | Melbourne, Victoria



Stevie-Ann Dovico

Stevie-Ann Dovico Chief Information Officer

Stevie is a technologist, strategist, innovator and leader in banking and financial services where she has worked across Asia Pacific for over 17 years. She has run critical technology platforms and global teams, led large-scale change to deliver exceptional customer experiences and transformed digital capabilities across large organisations. Stevie has a larger-than-life energy and a passion for developing people and teams. She was awarded Executive Leader of the Year 2022 by Women in Digital.

🏠 | Director Beyond Employee Benevolent Fund Pty Ltd

🎓 | B.Bus, B.IT, MBA

🏠 | Sydney, New South Wales



Gavin Heathcote

Gavin Heathcote General Manager, Business Banking

Gavin's executive experience spans multiple distribution leadership roles, as well as responsibilities in Chief Operating Officer functions, risk management, governance, and strategic development and execution. He has worked across diverse business segments and regions, including both regional and metropolitan Australia, as well as the Asia-Pacific.

🏠 | Director Beyond Bank Australia Foundation Ltd, Director AWA Mutual Ltd

🎓 | BBus(B&F), GAICD

🏠 | Geelong, Victoria

Glossary of terms and acronyms.

AFCA

Australian Financial Complaints Authority.

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 Cooperatives and Mutuels.

B Corp or Certified B Corporations

Certified B Corporations are businesses that meet high 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 members.

B Lab

B Lab is a not-for-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.

Member-owned bank

Member-owned bank means we provide consumer banking services such as credit cards, home loans or personal loans, savings accounts, and term deposits, but are owned by its members. Members have voting rights on constitutional matters affecting the member-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 members (or members) to realise their common economic, social, and cultural needs and aspirations.

DAIP

Disability Access and Inclusion Plan.

EMS

Environmental Management System.

ESG

Environmental, Social and Governance.

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.

ISSB

International Sustainability Standards Board.

LGC

Large-scale Generation Certificates.

Members

Our members are our customers.

Mutuality

We will seek to do business with liked-minded members. Collective endeavour will result in everyone sharing the rewards of collaboration.

Purpose

Our purpose is to change the lives of our members and communities through financial wellbeing.

RAP

Reconciliation Action Plan.

Scope 1 emissions

Direct emissions from sources owned or controlled by a company.

Scope 2 emissions

Indirect emissions from purchased electricity, steam, heat and cooling.

Scope 3 emissions

All other emissions associated with a company's activities.

¹<http://sustain.life/blog/scope-emissions>

Registered Office

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Hunter 4B/24 Garnett Road, Green Hills NSW 2323

Melbourne Level 10, 664 Collins Street, Docklands VIC 3008

Perth 3 Loftus Street, West Leederville WA 6007

Sydney Shop 7.4, 2 Dawn Fraser Avenue, Sydney Olympic Park NSW 2127

Branches

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

Beyond Bank Australia Limited
ABN 15 087 651 143 AFSL/Australian Credit Licence 237856.

Environmental

Beyond Bank Australia cares about the community and is committed to environmental sustainability. This leaflet has been printed on Monza Recycled, which is FSC® Mix Certified and manufactured from post-consumer waste by an ISO 14001 certified mill. It contains 100 per cent recycled fibre and elemental chlorine free pulp. All virgin pulp is derived from well-managed forests and controlled sources.

