

Helping All Succeed

Westpac Group
Access and Inclusion Plan
2021 - 2024



Helping



Accessibility



Inclusion



Succeed



For



All



A Message from our CEO

An ongoing commitment to accessibility.

Our Access and Inclusion Plan (2021-2024) is the next step in our commitment to providing support for customers, employees and members of the community – building on our purpose, Helping Australians and New Zealanders Succeed.

We made our first public commitments about advancing accessibility and inclusion almost two decades ago. Since lodging our first Disability Action Plan with the Australian Human Rights Commission in 2001, we've launched Australia's first talking ATMs to help those living with vision impairments; won the Australian Human Rights Award for the 'intuitively accessible' design of our Barangaroo office; and established the Chief Mental Health Officer role – the first of its kind. In 2020 I joined other leaders of global brands in committing to putting disability inclusion on the business leadership agenda by signing up to The Valuable 500. This is the largest global CEO network of businesses working towards driving more awareness of the importance of disability inclusion. All these achievements have helped build accessibility into how we do business.

Today, one in five Australians identify as having a disability and we want to help by supporting them through their experiences with us. That's why our focus has shifted. Twenty years ago, our focus was on breaking down the barriers of disability. Now, as set out in our Human Rights Position Statement and Action Plan, our focus is to provide equal access, inclusion and dignity for our customers, employees and community with disability.

This Access and Inclusion Plan (2021 – 2024) brings our purpose to life in a practical and meaningful way. It outlines our renewed initiatives to helping those living with impairments or chronic health conditions succeed. This is supported by our ongoing and proactive focus on the accessible design of products, services, communications, careers, and experiences across our portfolio of brands.

These initiatives build on the solid foundation we've laid over the past two decades, while also seeking to address gaps through continued innovation and investment in accessibility. Delivering on these initiatives will be managed and tracked through the Access and Inclusion Committee which is chaired by senior leaders in our business, reiterating top-down support for accessibility at Westpac Group.

At Westpac Group, we believe there should be no barriers to success. I'm looking forward to seeing the impact our renewed access and inclusion commitments will have on our customers, employees and communities living with disability.



Peter King
CEO, Westpac Group

OUR PURPOSE

Westpac Group's purpose is
Helping Australians and
New Zealanders Succeed.

OUR VALUES

Helping

Passionate about providing
a great customer experience

Ethical

Trusted to do
the right thing

Leading Change

Determined to make it
better and be better

Performing

Accountable
to get it done

Simple

Inspired to keep it
simple and easy

Accessing this Plan

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Contact us.

Westpac Group's Access and Inclusion Plan, available in a screen-reader accessible version, can be found at: <https://www.westpac.com.au/web-accessibility/>

Questions and feedback

If you have any questions or would like to give us feedback on either our Access and Inclusion Plan or agenda for accessibility, please get in touch:

Email: AccessInclusion@westpac.com.au

Accessibility information

If you'd like to know more about accessibility, or the accessibility of our products and services, please visit:

- > [Westpac Access and Inclusion](#)
- > [St.George Accessibility and Inclusion](#)
- > [BT Accessibility](#)
- > [RAMS Accessibility](#)
- > [Bank of Melbourne Accessibility and Inclusion](#)
- > [BankSA Accessibility and Inclusion](#)

Our Vision for Access and Inclusion

At Westpac Group, accessibility is about giving equal access, inclusion and dignity to customers, employees and the community, enabling them to access our products and services independently. We're building it into the very core of what we do as part of our business purpose, Helping Australians and New Zealanders Succeed. We're taking a holistic and integrated approach to helping people with disability through seeking to create a culture of belonging, psychological safety and respect, while designing our products and services for inclusion.

Since 2001, we've strived to make accessibility principles a priority embedded into our business. As we evolved our financial services, we also strengthened our thinking on accessibility and inclusion principles for our 12 million customers.

Regularly refreshing our strategic plan allows us to continually innovate for more accessible banking products and services, as well as inclusive workplace practices and workspaces. Measuring and tracking progress through an established governance process also helps us ask what more we can do for people with disabilities.

We know that accessibility is more than just meeting the needs of people with disability. It creates inclusive and intuitive experiences for all customers. With this in mind, our new strategy continues to build on the foundations of our first action plan, launched in 2001.

Our previous plan (2017-2020) was all about 'Embedding Accessibility into our DNA'. This continues to be a priority, by integrating accessibility into the way we view and manage risk in our business. The aim of this plan is to strive to close the gaps and break down the barriers for those who may live with disability and/or experience vulnerability within their life.

As part of our planning process for our Accessibility and Inclusion Plan (2021-2024), we sought to capture the lived experiences of people with disability. For example, we reviewed customer survey data, social media conversations and customer feedback, and captured the perspectives of accessibility champions across our business - both those living with disability and those who don't. We also used the Australian Network on Disability's 'Access and Inclusion Index' benchmarking tool for measuring our commitments, initiatives and change to accessibility; to evaluate where there were opportunities to improve our practices. Seeking input from a wide range of sources has helped us refresh our approach and make it relevant to support the change we're aspiring to make so our customers can access our products and services independently.



Celebrating 20 Years of Accessibility Action Plans

A strong foundation for helping people with disability.

In July 2001, the then CEO of Westpac Group, David Morgan, filed our first 'Disability Discrimination Action Plan' with the Australian Human Rights Commission, or the Human Rights and Equal Opportunity Commission as it was known then. At the launch he stated the document honoured the simple and powerful principle within in the Disability Discrimination Act of 1992: "that people with disability have the same rights as all other members of our community, including equal rights to services and employment".

20 years later, we're celebrating making people with disability a priority in our business by regularly refreshing our initiatives and commitments to closing the gaps and breaking down the barriers they may experience as customers, employees or members of the community.

Originally referred to as 'disability' or 'disability discrimination' action plans, the language to describe the purpose of these strategies has changed over the years to reflect the broader intention of the documents. Accessibility has been the focus in more recent years, with inclusion added to recognise the importance of valuing and respecting people with disability.

From the launch of Australia's first 'talking' ATM in 2002, to the launch of Artificial Intelligence chatbots who interact with customers online, and embedding inclusive design principles into wearable payment devices like digital watches, we seek opportunities to build accessibility into what we do. That's why, for example, we supported the Australian Payments Network in 2019 in developing the world's first guidelines to support the accessible design of touchscreen terminals to facilitate independent and secure PIN entry for people living with vision and motor impairments.

Setting the bar high is something we're proud of. This includes the 'intuitively accessible' design of our new corporate sites which are recognised in the 2016 Australian Human Rights Award for ground-breaking design catering to those with disability.

Accessible design is a road with no end. As the world continues to evolve, we see changes in technology and other practices that both enable and create barriers if inclusion isn't designed for. We know there will always be more work to do to improve the life and work outcomes for people living with disability. The work done over the last 20 years has helped us create a strong foundation for the future inclusion of people with disability as customers, employees and the community.

A MESSAGE FROM THE DISABILITY COMMISSIONER, AUSTRALIAN HUMAN RIGHTS COMMISSIONER

Congratulations to Westpac Group for its long-standing and ongoing commitment to making the inclusion of people with disability a priority in its business. Over the last two decades, Westpac has continued to highlight the importance of accessibility through making renewed initiatives periodically through the process of having a strategic plan for supporting people with disability as employees, customers and members of the community. Westpac's efforts set an example for other organisations to follow and impact the whole community, not just people with disability.

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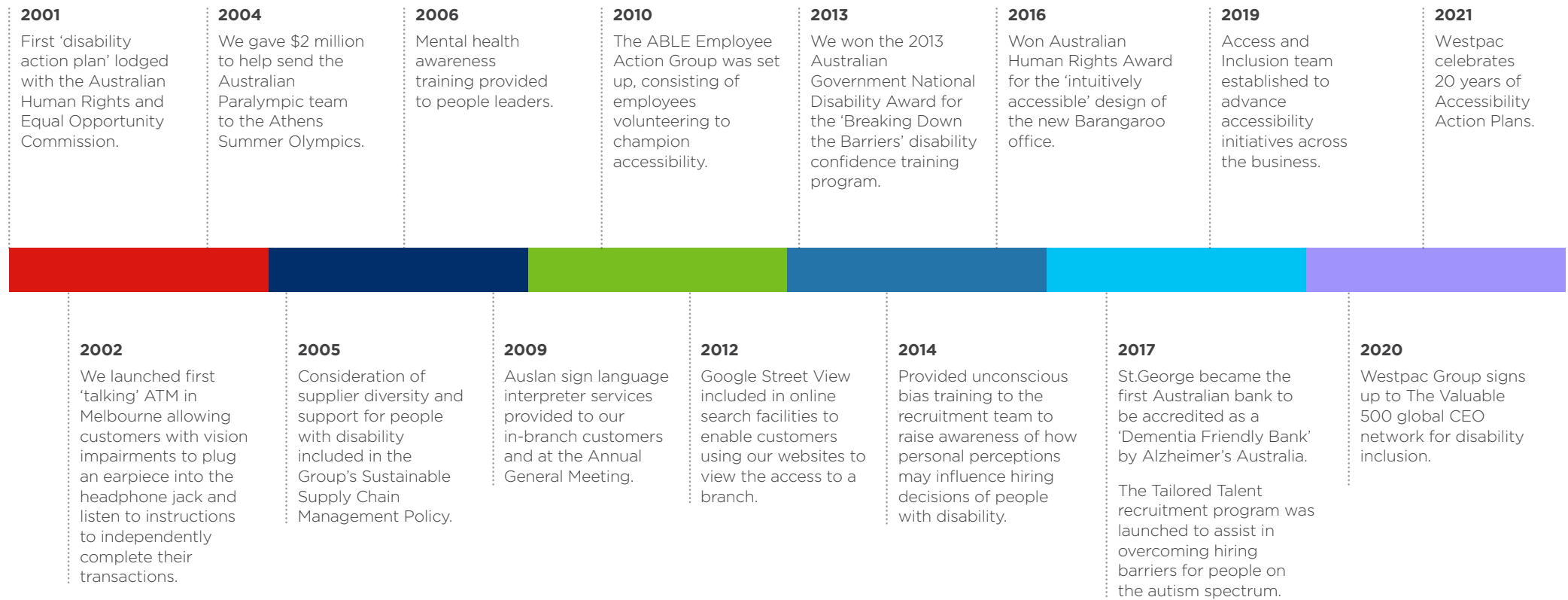
Dr Ben Gauntlett
Disability Commissioner,
Australian Human Rights Commission



Image source: Murray Harris Photography P/L - © Murray Harris Photography 2019

Celebrating 20 Years of Accessibility Action Plans

Milestones achieved over the last 20 years



Accessibility Achievements 2017 - 2020

The theme of the previous accessibility strategy launched in 2017 was 'Embedding accessibility into our DNA'. Key outcomes achieved under the guidance of the plan include:

FOR OUR PEOPLE:

Our CEO, Peter King, joined other leaders of global brands in putting disability inclusion on the business leadership agenda by signing Westpac Group up to The Valuable 500.

Accessibility and Inclusion have been incorporated as ongoing agenda items across senior management team forums.

The Tailored Talent program was created to help in overcoming recruitment barriers for people on the autism spectrum. The program supports neurodiversity by adapting the hiring process to create an opportunity for candidates to showcase their skills, as the traditional interviewing process may create some barriers to participation. From the 2017 program, eight candidates were hired with seven securing permanent roles and one pursuing further studies, and all seven candidates are still working with us four years later.

Auslan sign language capability has been enhanced through training provided to the concierge teams across major corporate sites within Australia.

Developed and launched the Astro virtual assistant technology platform to support employees in answering questions from customers and finding information relevant to their job. This Artificial Intelligence technology augments the information provided by other support channels, including enquiries regarding lending, everyday banking, COVID-19 support and customer care.

Our inclusive design guidelines have been applied into the selection and upgrade of new and existing corporate sites.

Mandatory training programs have been updated to include captioning and text alternatives with consideration for those with disabilities. In addition, captioning on videos used for internal communications across Westpac Group has been implemented.

Disability confidence training has been refreshed and rolled out across the business to people leaders and customer-facing employees.

FOR OUR CUSTOMERS:

Accessibility feedback channels were established on our websites to enable customers to give feedback and suggestions on their accessibility experience and needs.

St.George became Australia's first bank to be accredited as a 'Dementia Friendly Bank' by Alzheimer's Australia. Customer-facing employees undertook specialised training, branches were audited and their technology upgraded to enable customer accounts to be tagged with vulnerability alerts.

Speech analytics capability in Business and Retail Banking Customer Care was implemented to identify accessibility issues customers may face in conversations with our representatives over the phone, online, at our branches or any of our sites.

Mandated and implemented training of the National Relay Service procedures for all Retail and Business Banking Customer Contact Centre employees.

We publicly state on our websites that we're committed to meeting at a minimum the WCAG 2.1 AA requirements by designing and testing for web accessibility.

Our Westpac Next hub promoted a user/customer-centric approach, including all users with varying abilities/accessibility requirements to review new innovative products and services and provide feedback. The dedicated journey lab focused on the customer lifecycle capturing customer pain points with the outcome of building innovative products and services.

The newly implemented virtual assistant robots helped customers with service enquiries. Where a customer needs extra care by identifying they are Deaf or Hard of Hearing or have disability, they're transferred to online chat bankers for human support.

Our voice banking suite uses voice technology to allow customers to check account balances, recent spending history, reward points status and make payments.

Our service is an extension of the mobile banking app and is enabled through partnerships with Amazon's Alexa voice services and Google Assistant. This service provides an additional option for customers who have poor hand mobility due to permanent, temporary or situational disabilities. In 2019 we won Canstar's 2019 Innovation Excellence Award for the innovative use of voice technology.

We were the first major Australian bank to launch its own innovative payments, Westpac PayWear™. PayWear is a chip inserted into a wearable accessory (silicone keeper) linked to the customer's chosen Westpac everyday bank account. Wearables and our fulfilment site are accessibility compliant, allowing customers with accessibility requirements to tap with their silicone keeper instead of using their debit card or phone at payment.

For events, as part of the registration process, guests now have the option to log their accessibility requirements so they can partake in the event independently.

FOR THE COMMUNITY:

We spent more than \$1.7 million with Australian Disability Enterprises over the past five years as part of our commitment to increase the number of, and the amount of spend with, suppliers that have strong disability foundations and commitments.

Offered career opportunities through community partnerships with the Australian Network on Disability for the Stepping into Internship program, while working with social enterprise Jigsaw to support the long-term employment prospects for people living with disability. The Tailored Talent program in partnership with Specialisterne supports neuro-diverse employees into employment.

Our Matching Gifts program continued to enable Westpac Group to match eligible employee donations to charities that support people with disabilities.

An Australia First for Dementia Support

St.George Bank was the first Australian bank to be accredited as a Dementia Friendly Bank.

In 2017, St.George became the first Australian bank to be accredited as a Dementia Friendly Bank by Alzheimer's Australia, to help those living with dementia to remain financially independent for as long as possible.

According to Alzheimer's Australia, Dementia affects more than 413,000 Australians and by 2056 it's expected that more than 1.1 million Australians will have dementia. It's one of the most common diseases impacting the elderly, although around 25,000 Australians with dementia are under the age of 65. The Australian Bureau of Statistics predicts it will overtake heart disease as Australia's leading cause of death within the next five years.

For those living with the effects of the condition, including memory loss, and feelings of confusion and incompetence, everyday banking tasks such as remembering a PIN or password can become an unexpected challenge, and also increase the risk of financial abuse.

Being a Dementia Friendly Bank means St.George has endeavoured to make banking safer, easier and more accessible for people living with dementia. This includes measures such as:


- > Frontline staff officially accredited to be able to recognise, respond and help customers living with dementia.
- > Branches have been audited by Dementia Australia to ensure a safer environment for relevant customers.
- > Branch technology has been upgraded to identify, record and maintain the files of a customer who has been identified as having a vulnerability.
- > The partnership between St.George and Dementia Australia also allows staff to refer vulnerable customers onto Dementia Australia for further help if required.

Through this program, our people are trained to provide an extra level of care and help create a dementia friendly banking plan for relevant customers. This includes options such as setting up withdrawal notification alerts, withdrawal limits on accounts, direct debits as well as alternative accounts and contacts.



2021 - 2024 Access and Inclusion Strategy

The structure of the Access and Inclusion strategy.



Our previous plan (2017-2020) was focused on 'Embedding Accessibility into our DNA' and we continue to build on this through a cultural mindset of continuously tracking progress and benchmarking outcomes. This involved reviewing customer survey data, social media conversations and customer and accessibility employee champion feedback, and participating in the Australian Network on Disability's 'Access and Inclusion Index' benchmarking tool.

A mindset of continuously tracking progress and benchmarking measures allows us to further enhance our accessibility practices and methodologies, aligning to the overarching themes in the Index. The priorities made by Westpac Group in the 2021 to 2024 plan are structured against the below 10 categories from the Index for benchmarking inclusion of people with disability.

The categories of the Index are:

1. COMMITMENT

We commit to best practice on access and inclusion for people with disability as employees, customers and stakeholders.

2. PREMISES

Our premises are accessible to people with disability and whenever necessary we adjust for individuals.

3. WORKPLACE ADJUSTMENTS

We anticipate the needs of people with disability and have an effective process in place for making any adjustments needed by individuals.

4. COMMUNICATION AND MARKETING

Our communication and marketing channels are accessible to people with disability and whenever necessary we make reasonable adjustments for individuals.

5. PRODUCTS AND SERVICES

We value people with disability as customers, clients and service users and address their needs when developing and delivering our products and services.

6. INFORMATION COMMUNICATION TECHNOLOGY (ICT)

Our ICT is accessible and usable by people with disability, and we also make reasonable adjustments for individuals.

7. RECRUITMENT AND SELECTION

We attract and recruit people with disability, which gives us access to the widest talent pool at every level.

8. CAREER DEVELOPMENT

We value all employees, including those who experience disability, and are committed to their retention and development.

9. SUPPLIERS AND PARTNERS

We expect our suppliers and corporate partners to reflect and enable our commitment to best practice.

10. INNOVATION

We pride ourselves on our innovative practices and continually strive to do better.

Drawing on Universal and Global Principles

Our strategic approach to accessibility is influenced by worldwide best-practice and lead indicators.

Embedded into the intent of the priorities made under the Access and Inclusion Plan, these principles and practices provide a foundation on which we continue to improve inclusion outcomes for people with disability.

Such principles and best practices include:

- > Banking Code of Practice (Australian Banking Association).
- > Every Customer Counts Accessibility Principles for Banking Services (Australian Banking Association).
- > Guidelines for Accessible PIN Entry on Touchscreen Terminals (Australian Payments Network).
- > The Australian Standard AS EN 301.549:2016 'Accessibility requirements suitable for public procurement of technology products and services' (Standards Australia).
- > UN Convention on the Rights of Persons with Disabilities (United Nations Environment Programme Finance Initiative).

We're also a signatory to the following United Nations' initiatives:

- > Principles for Responsible Banking, championing sustainability at a holistic level through initiatives and commitments made to the integration of environmental and social considerations into all aspects of operations, including for all customers.
- > Sustainable Development Goals for business which includes supporting the UN's goals including the protection of internationally proclaimed human rights, including those of people with disability.

DESIGN AND BUILD:

- > The 7 Principles of Universal Design (National Disability Authority - The Centre for Excellence in Universal Design).
- > Web Content Accessibility Guidelines (World Wide Web Consortium).

MEASUREMENT

- > The Australian Network on Disability's Access and Inclusion Index.

LEGAL

- > Disability Discrimination Act 1992 (Commonwealth)
- > The Competition and Consumer Act 2010 (Commonwealth) and the Australian Consumer Law
- > Guide to competition and consumer law for businesses selling to and supplying customers with a disability (The Australian Competition and Consumer Commission).



Our vision and strategy for accessibility is directly linked to our business strategy which enables us to meet our purpose of 'Helping Australians and New Zealanders Succeed'.

Our Strategic Priorities

In delivering our strategy, we have three strategic priorities that help guide our activities.

FIX

Addressing our shortcomings by improving our management of risk and risk culture, reducing customer pain points, completing our historical customer remediation program, and reducing the complexity of our technology.

- > Risk management
- > Culture, including risk culture
- > Customer remediation
- > IT complexity
- > Reduce customer pain points

SIMPLIFY

Returning to our core businesses of banking in Australia and New Zealand, including exiting some businesses and international locations. Rationalising products and simplifying processes to make it easier for customers.

- > Exit non-core businesses and consolidate international locations
- > Rationalise products
- > Implement Line of Business operating model
- > Transform using digital and data

PERFORM

Improving performance by building customer loyalty and growth through service, sharpening our focus on returns, and resetting our cost base. A strong balance sheet and engaged workforce form the foundations of performance.

- > Customer service – market leading
- > Mortgage growth
- > Enhance returns, optimise capital
- > Strong balance sheet
- > Re-set cost base

A holistic approach to disability

We take a broad view of disability. This includes consideration of both visible and invisible disabilities, as well as temporary and situational impairment people may experience during their lifetime.

We also subscribe to the social approach to disability. Moving away from a focus on medical definitions, the social model instead explains disability as the environment creating the physical, attitudinal, communication and social barriers that people living with impairments face.

A way to create thinking about disability from the perspective of it impacting everyone is:

Microsoft's 'Persona Spectrum' model which is used to “understand related limitations across a spectrum of permanent, temporary, and situational disabilities. It's a quick tool to help foster empathy and to show how a solution scales to a broader audience” (Inclusive, A Microsoft Design Toolkit, 2015).

Westpac agrees with this broad view of how we can all benefit from inclusive and accessible practices.

EXAMPLES OF DISABILITY

	Permanent	Temporary	Situational
Touch	One arm	Arm injury	New parent
See	Blind	Cataract	Distracted driver
Hear	Deaf	Ear Infection	Bartender
Speak	Non-verbal	Laryngitis	Heavy Accent

2021 - 2024 Priorities:

Category One - Commitment

Best practice on access and inclusion for people with disability as employees, customers and stakeholders.

INITIATIVE 1.1

Create a resource hub to provide employees with accessibility information and content to succeed in their roles either as people living with disability or supporting those who do.

ACTIONS:

- > Provide a library of resources to support people with disability utilising assistive technology and other career supports, while providing teams designing and developing products and services with the latest accessibility tools, guidelines, principles and learning programs.
- > Create a measure to track page traffic to understand the demand for content and respond with actions to enhance the capability lift in accessibility knowledge.
- > Create a 'frequently asked questions' channel to allow for a self-service approach to inclusive and accessible design including available resources.

DESIRED OUTCOMES

- > Enable employees to have a single source of truth relating to current accessibility resources.
- > Ability to measure, track and respond to the demand for accessibility knowledge and content.
- > Allow products and services teams to meet their accessibility commitments and requirements.

INITIATIVE 1.2

Provide employees with learning and development resources and embedded training, to grow their disability confidence capability.

ACTIONS:

- > Transition the 'Breaking Down the Barriers' program to 'Accessibility and Inclusion for All' and present as self-paced learning bites which the learner can choose to access, depending on their learning needs.
- > Update content by researching Australian and global best practice in current and relevant accessibility content.
- > Create a structured process for embedding into the training system and roll out to employees.

DESIRED OUTCOMES

- > Track the uptake and engagement in the learning content by analysing learner feedback and metrics around course access.
- > Lift the confidence of employees in supporting people living with disability or impairments in their roles.
- > Endorse as highly recommended learning for all employees through the bank's training and development program.

INITIATIVE 1.3

Utilise the Australian Network on Disability's 'Access and Inclusion Index' benchmarking tool to evaluate where there are opportunities to further enhance our practices.

ACTIONS:

- > Participate in the 'Access and Inclusion Index' every 2-3 years at a minimum.
- > Run a comprehensive audit of accessibility practices across the Group.
- > Work with business stakeholders to review feedback and implement practices to close any identified gaps.

DESIRED OUTCOMES

- > Provide a measurable way of tracking progress in accessibility.
- > Tap into external validation of accessibility practices to support business areas with enhancing outcomes for people with disability.

2021 - 2024 Priorities: Category Two - Premises

Our premises are accessible to people with disability and whenever necessary we adjust for individuals.

INITIATIVE 2.1

Regularly review the Group's 'Intuitive Accessibility' building design guidelines and embed in operational processes, including team training.

ACTIONS:

- > Update the Guidelines every 2 years at a minimum and as required to capture relevant legislative changes, and accessibility best-practice and initiatives.
- > Formalise the project establishment approach by providing a register of accessibility check points to project management and consulting teams at the briefing stage of new builds and property refreshes, lease agreements and tender documents.
- > Establish a training schedule to refresh the knowledge of internal and external project teams around the directive of how accessibility is embedded into property practices.

DESIRED OUTCOMES

- > Update Guidelines in line with legislation and best-practice to manage risks, maintain design relevance and currency and embed across property design and briefing processes.
- > Group Property teams and external service providers are trained on accessibility to provide equal, dignified and intuitively inclusive access to premises.

INITIATIVE 2.2

Establish a formal consultation process to enable the perspectives of people with disability to be represented in property developments and refresh projects.

ACTIONS:

- > Create a register of people who are available to test and evaluate property initiatives against the experience of people with disability.
- > Establish a structured approach to testing and user feedback as part of the project design briefing phase.

DESIRED OUTCOMES

- > The perspectives of a wide range of property users including those with specific requirements are included in property projects and initiatives.
- > Ensure testing is planned for from the start of projects.

INITIATIVE 2.3

Embed the Personal Emergency Evacuation Plan (PEEP) process into employee contact and connection frameworks to confirm the ongoing safety of employees in their place of work.

ACTIONS:

- > Review the employee experience during emergency situations and evacuations to identify any gaps and opportunities to enhance their safety, then invest in remediating actions.
- > Embed regular updating of PEEP requirements into employee contact points including systems and communications.
- > Integrate the consideration of the safety of employees with disability who may work in multiple work sites.

DESIRED OUTCOMES

- > Be clear on employee experience gaps, then test and validate proposed changes to enhance their workplace safety outcomes.
- > Grow the capability around supporting employees with specific evacuation requirements by embedding PEEP content into learning programs including warden training and the annual mandatory Building Emergency Procedures training module.
- > Establish formal PEEP protocols for supporting the safety requirements of employees with disability who work across multiple sites.

2021 - 2024 Priorities:

Category Three - Workplace Adjustments

We anticipate the needs of people with disability and have an effective process in place for making any adjustments needed by individuals.

INITIATIVE 3.1

Digitise employee requirements by embedding 'workplace adjustments' as an individual personalisation category in all Group HR platforms including across recruitment, performance and employee profile management.

ACTIONS:

- > Create a set of questions that prompt employees to document their accessibility requirements.
- > Embed workplace adjustments as a discussion point as part of regular career development and performance conversations in the 'Motivate' people leader guides.
- > Monitor workplace adjustment data trends while maintaining employee confidentiality to review whether there are any systemic gaps to close.

DESIRED OUTCOMES

- > Employees experience a seamless workplace adjustment process from recruitment through to the onboarding and ongoing employment phases.
- > Workplace adjustments are captured and are able to be shared with people leaders as employees change roles and as part of their broader career support planning.

INITIATIVE 3.2

Ensure that HR systems are accessible for all employees including those using assistive technology.

ACTIONS:

- > Create a roadmap for accessibility including workplace adjustments as part of the HR Systems technology program.
- > Embed universal accessible design principles into HR systems development and testing processes.
- > Support external vendors with understanding the Group's accessibility requirements and finding solutions together.

DESIRED OUTCOMES

- > HR systems are designed to be accessible for all employees.
- > Accessibility requirements are embedded into the long-term HR technology investment strategy.
- > Accessibility design and testing is incorporated into system developments and upgrades.

INITIATIVE 3.3

Embed best practice principles that support our leader's ability to check in and understand, and support or address workplace factors that may be positively or negatively impacting their team's mental health and wellbeing - both in remote and on-site working environments; and establish enhanced mental health protocols for employees involved in supporting customers experiencing vulnerability.

ACTIONS:

- > All people leaders to complete foundational mental health training 'Leading a Mentally Healthy Workplace' to understand early intervention and workplace adjustments to support the mental health needs of employees.
- > Implement Psychological First Aid frameworks as a best practice methodology for assisting people in the aftermath of potentially traumatic events and provide access to appropriate emotional and social support for employees, customers and the community.
- > Implement a mental health safety framework for critical customer care areas to equip our employees to support customers experiencing vulnerability.

DESIRED OUTCOMES

- > Create a common language around mental health, reducing stigma and encouraging early help seeking behaviour for employees.
- > Improve the proactive management of mental health and enhance people's experience of work, irrespective of their mental health status.
- > Enhance the capability of customer teams to better support themselves and others experiencing vulnerability.

2021 - 2024 Priorities:

Category Four - Communication and Marketing

Our communication and marketing channels are accessible to people with disability and whenever necessary we make reasonable adjustments for individuals.

INITIATIVE 4.1

Refresh and embed 'accessible meetings and events' principles into Corporate Affairs produced internal and external events planning and management frameworks for physical and virtual events.

ACTIONS:

- > Refresh and update the 'accessible meetings and events' principles' in line with best-practice and universal design
- > Review the end-to-end accessibility and inclusion experience of invitations, acceptance and attendance across events-related communications and broadcast channels and work to close identified gaps.
- > Provide alternative options for attendees to access events based on their individual identified needs.

DESIRED OUTCOMES

- > Publish the 'accessible meetings and events' principles' covering inclusive design and language practices.
- > Close the gaps in event design, management and execution enabling the inclusion of all attendees.
- > Embed accessibility feedback into pre-and post-events tracking mechanisms.

INITIATIVE 4.2

Review of brand guidelines used by internal marketing teams and external agencies including current accessibility practices will occur at least every two years, or when there are accessibility principle changes so that marketing materials are inclusive, accessible and updated.

ACTIONS:

- > Refresh and include accessible design requirements and specifics in the review cycles of the brand guidelines used by Westpac Group, St.George, Bank of Melbourne, BankSA, RAMS, BT and Westpac to brief marketing initiatives.
- > The Group will hold an annual accessibility briefing training session inviting external design agencies working across the brands to participate and offer training on accessibility to internal teams.
- > Strive for broad diversity representation including people with disability in brand collateral, imagery etc.

DESIRED OUTCOMES

- > Accessibility is built into the creation and design of brand content and channels and executed as a requirement by both internal teams and design agencies.
- > Build the capability of teams involved in marketing so they understand the impact of accessible design and representation of people with disability and how they influence this in their roles.

2021 - 2024 Priorities:

Category Five - Products and Services

We value people with disability as customers, clients and service users and address their needs when developing and delivering our products and services.

INITIATIVE 5.1

Convert essential banking information into other languages to support customers who don't have English as their first language with alternate language formats.

ACTIONS:

- > Explore and invest in a translation software service to support the accurate translation of essential banking information across digital and marketing customer channels into languages other than English.
- > Engage customers for feedback about what type of information and in what languages they require translated formats.
- > Investigate opportunities to broaden the application of multi-lingual services across digital and marketing channels.

DESIRED OUTCOMES

- > Offer alternate formats to essential banking information in customers' language of choice.
- > Allow for the inclusion of people who prefer communicating through a language other than English.

INITIATIVE 5.2

Ensure our complaint channels are accessible to all customers and we provide extra care and support to customers who require additional assistance.

ACTIONS:

- > Ensure the complaint process is easy to understand and use, including by people with disability or language difficulties.
- > Resolve accessibility related complaints efficiently and with extra care.
- > Enabled and experienced complaint management staff can identify and assist customers who need additional assistance and extra care during the complaint process
- > Allow representatives to lodge complaints on behalf of customers including those who need assistance (such as lawyers, family members, MPs).

DESIRED OUTCOMES

- > Establish customer communications (e.g. websites, brochures) to explain how to complain with the information provided in a range of formats and languages.
- > Ensure we identify possible systemic issues relating to accessibility and allow extra care and support is provided to customers experiencing vulnerability or who require additional assistance (such as people with a disability or language difficulties)
- > Staff know how to identify, engage and take practical steps to better assist customers who are experiencing a vulnerability or require further support.
- > Make it easy for a representative to lodge a complaint for customers with accessibility needs on their behalf.

Focus Area Five continued on next page.

2021 - 2024 Priorities: Category Five - Products and Services *(continued)*

We value people with disability as customers, clients and service users and address their needs when developing and delivering our products and services.

INITIATIVE 5.3

Product and service collateral and documentation considers the needs of customers with disability.

ACTIONS:

- > Integrate accessibility checks into the 3 yearly collateral review process and formalise the approach to embedding accessibility with Westpac's preferred creative agency.
- > Build accessibility requirements into the Communication Playbook which sets the standards for clear and inclusive language for banking product and service document creation.
- > Roll out training to teams involved in document creation so they're able to apply accessibility principles to their work in creating useable and inclusive guides, terms and conditions, letters and other customer collateral.

DESIRED OUTCOMES

- > Integrate accessibility into the document review process so that customers can access information relevant to their banking products and service in a format that is accessible for them.
- > Clearly set out accessibility standards so documentation owners are deliberately considering the needs of people with disability in their content development and update processes.
- > Deliver knowledge resources and learning materials to support document creators and owners with embedding inclusive design principles to enhance the information accessibility outcomes for people with disability using those documents.

2021 - 2024 Priorities:

Category Six - Information Communication Technology

Our ICT is accessible and usable by people with disability, and we also make reasonable adjustments for individuals.

INITIATIVE 6.1

Our public websites will continue to work towards achieving WCAG standards for accessibility at 2.1 AA level, including implementation of future updates.

ACTIONS:

- > Provide training, guides and checklists around technical solutions to teams involved in new builds, continuous improvement and updating of site content.
- > Install accessibility awareness and knowledge into the onboarding process for new team members.
- > Educate and uplift the capability of development partners around accessibility including those outside of the Group providing design services.

DESIRED OUTCOMES

- > Facilitate awareness of what the WCAG standards are and how to achieve them.
- > Increase the confidence and capability of project teams in designing for and implementing accessible solutions.
- > Facilitate consistency across Group-owned websites by striving towards a common standard for accessible design.

INITIATIVE 6.2

We are committed to improve access to application software for our customers and employees with disability.

ACTIONS:

- > Create an accessibility requirement checklist and embed it into the Group's software assessment due diligence process used to evaluate software investments.
- > Communicate accessibility requirements to software vendors part of a tender or selection process
- > Educate internal design and development teams about the Group's commitment to accessibility and how they can embed these practices in the design application software.

DESIRED OUTCOMES

- > Accessibility is considered from the beginning of all application software investment decisions and embedded into the application software due diligence evaluation process.
- > Accessibility is considered in the internal design and development of application software for customers and employees.

INITIATIVE 6.3

Establish a central licence repository for assistive technology tools available for download, allowing our teams to test technology solutions for accessibility.

ACTIONS:

- > Invest in licences that meet internal testing demand for common assistive software used by people with disability to access Group products and services.
- > Build tool availability and check out procedure into the mainstream technology requisition process.
- > Create awareness of, and information about available tools to teams across the Group.

DESIRED OUTCOMES

- > Enable greater access to assistive technology for teams across the bank to use for design, build and for testing.
- > Provide consistency of testing platforms through availability of commonly used and the latest versions of assistive tools.
- > A Centralised license structure empowering project teams with a streamlined accessibility tool process.

Focus Area Six continued on next page.

2021 - 2024 Priorities:

Category Six - Information Communication Technology *(continued)*

Our ICT is accessible and usable by people with disability, and we also make reasonable adjustments for individuals.

INITIATIVE 6.4

Continually embed universal web and application design guidelines into online and mobile banking transaction environments in line with innovative technology progression.

ACTIONS:

- > Enhance the accessibility competence of employees through training on how to design and build, utilising the inclusive design principles and guidelines.
- > Enhance our processes to build accessibility into the design process to confirming consistency is applied across the design, build and test stages of initiatives.
- > Implement a process to facilitate testing of applications and platforms for accessibility before they are launched more broadly.

DESIRED OUTCOMES

- > Project teams demonstrate the consideration of accessibility as a key requirement in sign-off processes.
- > Customers are given the opportunity to test new platforms for their accessibility requirements.

INITIATIVE 6.5

Embed accessibility considerations into the selection and design of Artificial Intelligence platforms, machine learning and training sets to minimise unconscious bias and enhance the experience of people with disability.

ACTIONS:

- > Quarterly review to analyse customer data with a focus on how people with disability may interact with our Artificial Intelligence platforms, to identify potential upgrades and further enhance their experience and minimise machine learning bias.
- > Integrate interface, functionality and language considerations from the WCAG 2.1 AA Guidelines into the design of Artificial Intelligence Platforms.
- > Include a broad diversity of customers when testing the use of robots, virtual assistants and other Artificial Intelligence technology.

DESIRED OUTCOMES

- > Used WCAG 2.1 AA standards to assess the customer experience around Artificial Intelligence, including monitoring of remediation actions to close any identified accessibility gaps.
- > Provide input and feedback from subject matter experts through the consultation of people living with disability to understand how this technology can break down barriers in interacting with our brands and in finding information they need.

INITIATIVE 6.6

Redesign the Access and Inclusion Internet public web pages by enhancing the layout and content, allowing customers to more easily find information about products and services, access available support and provide feedback about the accessibility of their experience.

ACTIONS:

- > Review and refresh information to establish it is valid and current for customers about relevant changes and the accessibility of products and services.
- > Build for user friendly and intuitive page design in plain English and using inclusive language.
- > Provide contact information in multiple languages for customers who don't have English as their first language.

DESIRED OUTCOMES

- > Track page usage metrics and utilise these insights to enhance the available web content based on customer demand.
- > Address customer feedback through prompt and targeted remediation communication and actions.
- > Allow customers to have banking conversations in their language of choice through a translator.

2021 - 2024 Priorities:

Category Seven - Recruitment and Selection

Attract and recruit people with disability which gives us access to the widest talent pool at every level.

INITIATIVE 7.1

Achieve Disability Confident Recruiter status through the Australian Network on Disability's accreditation program.

ACTIONS:

- > Run an end-to-end employee experience audit of recruitment processes to identify opportunities to enhance outcomes for people with disability applying for roles.
- > Collaborate with business areas across the Group that support recruitment to endorse and activate the requirements of being a Disability Confident Recruiter.
- > Educate internal teams and external candidate providers about the Group's commitment to people with disability and how they can support this in their daily roles.

DESIRED OUTCOMES

- > Disability Confident Recruiter accreditation achieved in the first year and renewed with the Australian Network on Disability annually thereafter.
- > Identify opportunities to close any gaps for people when applying for roles and being successfully appointed in the Group.
- > Lift the disability confidence of recruiters so they can support hiring managers in hiring for and onboarding people with disability into their teams.

INITIATIVE 7.2

Build accessibility into the new recruitment platform, including tracking and managing of candidate requirements.

ACTIONS:

- > Embed universal design principles into the new talent acquisition platform.
- > Integrate the way requested adjustments by candidates with disability are captured and appropriately shared so they have an equitable and fair recruitment experience.

DESIRED OUTCOMES

- > The recruitment platform is accessible to employees who use assistive technology.
- > Ensure candidate requests around hiring process adjustments are actioned by the talent acquisition team and the hiring leader.

2021 - 2024 Priorities: Category Eight - Career Development

We value all employees, including those who experience disability, and are committed to their retention and development.

INITIATIVE 8.1

Roll out the Tailored Talent program designed to overcome hiring barriers in traditional recruitment processes for people on the autism spectrum.

ACTIONS:

- > Work with specialised hiring partner Specialisterne to place candidates in roles across various business areas.
- > Provide a 3-week training and assessment program, 2-months of 1:1 coaching support and a dedicated mentor to help participants navigate their career.
- > Provide Autism Awareness Training to people leaders and teams.

DESIRED OUTCOMES

- > Activate the program in 2021 and review embedding of hiring practices into established business processes.
 - > Provide the opportunity for people on the autism spectrum to have rewarding and fulfilling careers in banking and financial services.
 - > Lift the capability of hiring managers and teams in working with people who are neuro-diverse.
-

2021 - 2024 Priorities:

Category Nine - Suppliers and Partners

We expect our suppliers and corporate partners to reflect and enable our commitment to best practice.

INITIATIVE 9.1

Supplier Inclusion and Diversity Principles and Responsible Sourcing Code of Conduct to include suppliers which actively advance, support and cater for the needs of people with disability.

ACTIONS:

- > Include consideration of both for and not-for-profit organisations who advance disability support through their products, services and workplace culture and incorporate relevant frameworks that govern workplace practices, including the United Nations Convention on the Rights of People with Disability.
- > Update Procurement internet page to reflect Westpac's commitment and provide links to resources to help suppliers increase their capability and knowledge.
- > Embed accessibility training as part of onboarding process for new procurement team members.

DESIRED OUTCOMES

- > Review cycles of Supplier Inclusion and Diversity Principles to include consideration of current best practice around sourcing of suppliers who support disability and accessibility.
- > Provide increased employment for people living with disabilities through increased spend with Australian Disability Enterprises.

INITIATIVE 9.2

Create Accessibility Guidelines and a compliance checklist to support internal procurement teams with evaluating the accessibility claims and compliance of product and service suppliers.

ACTIONS:

- > Develop resources and a checklist to evaluate tender and supplier information against criteria such as having a supportive statement and test results which demonstrate accessibility.
- > Rollout to internal teams and attach to the internal review process.
- > Provide a contact point for questions or information by linking with the Access and Inclusion Team as subject matter experts.

DESIRED OUTCOMES

- > Suppliers able to demonstrate the accessibility of their products and services.
- > Support rigour of procurement decisions through suppliers sharing test results and other proof points.
- > Embed accessibility as a requirement into future updates of the Group's procurement system.

2021 - 2024 Priorities:

Category Ten - Innovation

We pride ourselves on our innovative practices and continually strive to do better.

INITIATIVE 10.1

Adopt accessibility considerations and industry guidelines in the development and adoption of touchscreen, wearable and any future banking technology.

ACTIONS:

- > Apply universal guidelines to new banking technology investments to confirm accessibility is considered in the procurement and design.
- > Provide internal teams with current and relevant information around creating accessible solutions and outcomes.
- > Support external vendors and industry partners with understanding the Group's accessibility requirements and finding solutions together.

DESIRED OUTCOMES

- > As technology evolves, accessibility is integrated into the selection and design of new banking products and services.
- > Internal teams and vendors are upskilled on accessibility as a key requirement in the procurement and provision of banking technology.

INITIATIVE 10.2

Include customers in the testing of future proof of concept products and services accessibility.

ACTIONS:

- > Include accessibility as a checkpoint in the stakeholder briefing process so that it is included for formal consideration from the start.
- > Create a target of 20% of people with disability to be included in testing to reflect the rate of disability in the broader Australian population
- > Expand the register of people available for testing and represent the views of people living with disability by building on the database of testers who are both customers and those who are not.

DESIRED OUTCOMES

- > Track test results through an integrated dashboard that is available by all teams to learn from previous experiences and continue to create positive customer experiences for accessibility.
- > Accessibility is included at the beginning of the planning for testing.
- > Emphasise the importance of customer testing and including the perspectives of those living with disability through communications channels, training and resources reaching project teams and stakeholders.

Disability innovation supported by Westpac Scholars Trust

The Westpac Scholars Trust facilitates innovation, research and social change.

When Westpac celebrated its 200th anniversary in 2017, the focus was to look forward.

As a part of this, the Westpac Scholars Trust was created – a unique \$100 million scholarship fund that invests in 100 new Westpac Scholars every year. A number of these Scholars are creating a more inclusive Australia by challenging and breaking down the barriers that people with disability and their support networks may face, often based on their own personal experiences or of those close to them.

“95% of Westpac Scholars believe diversity is valued and promoted by the Westpac Scholars Trust and represented by fellow Westpac Scholars. Greater inclusion leads to greater diversity of ideas and perspectives. Each year, we continue to invest in people from different backgrounds with different mindsets, values and views. Our scholarship programs are designed to challenge ways of thinking, broaden perspectives and push the boundaries of what is possible”

(Westpac Scholars Trust 2019 Impact Report).

 [Find out more about the profiled stories and the Westpac Scholars Program](#)

Here are some of their stories about innovation and positive social change.

FREE 3D HANDS FOR CHILDREN

When Mat Bowtell was made redundant from his engineering role in the automotive industry, he paused to ask himself “what would I do for a career if money wasn’t a factor?”

Recognising that for children missing a hand, a prosthetic limb can cost around \$15,000 and they can outgrow it within a few months, Mat turned his engineering skills into making 3D printed assistive devices. Initially produced from his garage turned workshop in Victoria, these cost a small fraction of the price, as low as \$8, while allowing their little owners to choose their hand design from a range of colours. Mat’s hands have been sent to kids and adults all around the world for free.

Building on this truly inclusive approach, rather than licence his designs for profit Mat has made them available to download online so that anyone with access to a 3D printer can make them. He’s also formalised a charity called Free 3D Hands, while leasing a large factory on Phillip Island in Victoria where he is working on developing a multi-function bionic arm for under \$100 in parts to be provided to people anywhere in the world for free.

“I don’t see myself as someone who makes hands; I see what I do as “manufacturing joy” he says.



“ If I charged someone even ten dollars for a device, in my mind, it would only be worth ten dollars. But, if I give it away for free with no expectation of reward, then it becomes priceless. ”

Mat Bowtel
Engineer and Prosthetic Limb Innovator



HIREUP MAKES FINDING AND PROVIDING SUPPORT EASY

For siblings Jordan and Laura O'Reilly who grew up alongside their brother Shane who lived with cerebral palsy, managing support workers was part of their family routine. They experienced first-hand what worked well for both the support workers and the families they were assisting.

Jordan went on to become an Occupational Therapist, giving him an even deeper understanding of the disability support work system and the challenges experienced by both people with disability and their carers.

Together Jordan and Laura founded Hireup, an online platform for both support workers and people with disability, allowing those who need support to hire and manage workers, and those who provide support to find work and assist in an easy manner.

Since launching in 2015, Hireup has facilitated more than 70,000 support connections, provided more than 8.5 million hours of support, and saved the users of Hireup around \$70 million in support funding.

Much more than just a jobs board, Hireup was founded on the principle that successful carer and client matches are not just based on the qualification to get the job done, but also on shared interests to develop a relationship where they work together to achieve goals.



BUSINESS IS BLOOMING FOR THIS FLORIST WITH PURPOSE

Determined that her sister Gayana lead a fulfilling life, Nipuni Wijewickrema established GG's Flowers and Hampers in Canberra. Apart from giving Gayana, who has Down Syndrome, purpose and pleasure from helping create and deliver the floral arrangements, the business provides people with disability with meaningful employment opportunities.

Starting in the bathroom of her family home and later moving to the garden shed, GG's Flowers (the Gs standing for Gayana and her mum Geetha, a trained florist) has delivered beautiful bouquets to thousands of Canberrans.

Nipuni believes all people with special needs are capable of leading fulfilling and engaging lives and this can be achieved through meaningful employment. Since its foundation, the business has provided paid employment at award wages for more than 35 people living with a range of disabilities.



CONNECTING, SUPPORTING AND EMPOWERING PARENTS

Recognising that it can be a hard and lonely road for parents raising children with disability, Summer Elizabeth has made it her mission to connect, inform, and empower families. While working as a speech pathologist and helping children with disability she was shocked at the limited contact that parents had with their peers and the enormous impact this had on their quality of life.

Summer co-founded the development of Kindship, a social networking app which allows parents to:

- > Meet - discover others on similar journeys.
- > Match - connect with parents based on shared interests, location, and the age group and diagnosis of the children.
- > Chat - ask questions and swap stories in private messages.
- > Learn - explore and contribute practical information on all things parenting, schooling, intervention, funding, and well-being.

"Inspired by my own experience growing up with a disability and that of my young clients, I co-founded Kindship to address the devastating impact of social isolation experienced by families living with disability," Summer says.

"I've experience first-hand the need for families to connect with others who can relate to their situation and wanted to create a connecting point to help them with support and care".

Access and Inclusion team gives equal access to all

Lifting accessibility capability across Westpac Group

Organisations that make accessibility a priority embed it into their DNA, right into the way they structure and do business.

This is the purpose and remit of Westpac Group's Access and Inclusion team, formed in 2019, to advance the embedding of accessibility and supporting the needs of people with disability by striving towards equal access for customers, employees and the community. This is a one-of-a-kind team in Australia through its remit, structure and influence.

Under the leadership of Majella Knobel, Director of Access and Inclusion for Westpac Group, this team is focused on working together to lift the capability of everyone in the business to support people with disability.

Living with disability herself and with a number of her team members identifying as being close to someone who has impairments or living with disability, this team brings lived experience as well as first-hand compassion and care to the work they do in ensuring the business is getting it right for our people and customers.

"We see success as when teams involved in projects think about accessibility without prompting, in the same way that we consider other important factors such as security and risk," Majella says.

"Lifting everyone's levels of knowledge and understanding about the importance of inclusion, including for those who experience vulnerability, has positive impacts on the difference we make in all of our roles individually."



Access and Inclusion team gives equal access to all *(continued)*

Lifting accessibility capability across Westpac Group

CONSIDERED AND DELIBERATE DESIGN

The Access and Inclusion team is working to build our people's knowledge about accessibility through a structured, considered and focused approach on building practices, relationships and capability. Drawing on accessibility principles, the team works closely with customer-facing and internal teams across areas including technology, marketing, communications, property, supply chain, recruitment and risk to enable accessibility to be built into the end product or service.

"Accessibility is about not leaving anyone behind and giving this and future generations equal access and opportunities to work and live, including those living with disability," Majella says. "As a person living with disability, I know how important it is that everyone feels welcomed and included so they can reach their full potential, regardless of their individual requirement."

"For those with disability who bank with and work for us, having equitable and barrier-free access to our products, services and careers is of high importance to allow them to be in control of their own lives. My team works towards ensuring accessibility and meeting a wide range of needs by caring, listening and taking action through defined processes, and deliberately applied inclusive design principles".

Some of the ways that the Access and Inclusion team is embedding accessibility as a strategic priority across Westpac Group includes:

- > Supporting senior leadership on the importance of Access and Inclusion with the outcome of cultural change and being an accessible bank.
- > Embedding accessibility principles, processes and education into how inclusive product and services are created.
- > Providing specialist consulting support to business units which includes connecting with the Group Accessibility Sponsors, the ABLE Employee Action Group, the Inclusion and Diversity team and external partners.
- > Working with business stakeholders to integrate accessibility elements and guidelines into both new and existing design and procurement policies, processes and systems, by designing, building and testing for accessibility.
- > Supporting initiative commitment owners in executing the implementation of the Group Access and Inclusion Plan while ensuring they're met in the timeframes specified.
- > Managing Westpac Group's submission for the Australian Network on Disability's Access and Inclusion Index to measure progress on embedding accessibility across the business.
- > Serving as the escalation point of contact for accessibility issues and helping resolve related requests, concerns and enquiries. Analyse feedback to identify common themes that may require remediation or opportunities to improve outcomes.
- > Representing Westpac Group at industry working groups to share best practice and add to their own accessibility knowledge.



Endorsed and supported from the top

Commitment, endorsement and support from the top of the organisation is critical to creating sustainable and meaningful change.

Leaders play a critical role in championing behaviour, attitudes and practices that create the workplace culture around how business is done and people are treated.

Majella Knobel, Director for Access and Inclusion, hosts an interview with Westpac Group's senior leader accessibility champion:

- > Les Vance - Westpac Group Accessibility Sponsor and Group Executive, Financial Crime, Compliance and Conduct.

WHY IS BEING A CHAMPION FOR THE REQUIREMENTS OF PEOPLE WITH DISABILITY IMPORTANT TO YOU?

Les: Accessibility is fundamentally about respect for people. By recognising and accommodating the specific needs of an individual we can empower them to harness their full capability and have equal access to live a full life in the community. In my role as Executive Sponsor, I'm focused on breaking down barriers for people with disability by championing this agenda at the Executive Team and Board level, as well as across the business more broadly.

HOW DOES WESTPAC GROUP'S PURPOSE OF HELPING AUSTRALIANS AND NEW ZEALANDERS SUCCEED LINK TO THIS ACCESS AND INCLUSION STRATEGY?

Les: They are completely linked. Both our purpose as well as our strategic approach to accessibility are about understanding the needs of the individual – be they customers, employees or part of the broader communities in which we operate. Designing our products, services and experiences to be accessible through a continuous improvement focus led by our Access and Inclusion Strategy is how we execute on this. It's our imperative to create accommodations for people's individual circumstances so we can help them make informed choices, be at their best, and live independent and fulfilled lives.

WHAT IS THE COMMITMENT YOU'RE MAKING IN YOUR ROLE AS AN ACCESSIBILITY ADVOCATE TO CREATE FURTHER POSITIVE OUTCOMES FOR PEOPLE WITH DISABILITY AS CUSTOMERS, EMPLOYEES OR MEMBERS OF THE COMMUNITY?

Les: Having been a senior accessibility champion in our business for over four years now means that I've learned about the difference that accessible design makes for everyone, not just people with disability. Everyone benefits from equitable access that facilitates inclusion in its broadest sense. My commitment, going forward, is to continue listening to our people, our customers and our community. To continue looking for opportunities to enhance their experience with us as their bank and workplace of choice and to be flexible in catering for everyone so we can accommodate their specific needs and requirements.



Endorsed and supported from the top *(continued)*

Commitment, endorsement and support from the top of the organisation is critical to creating sustainable and meaningful change.

Westpac Group's accessibility strategy is championed by leaders across the organisation.

Majella Knobel, Director for Access and Inclusion, hosts an interview with Westpac Group's senior leader accessibility champion:

> John Harries - Access and Inclusion Governance Committee Co-Chair and Chief Marketing Officer.

WHY IS BEING A CHAMPION FOR THE REQUIREMENTS OF PEOPLE WITH DISABILITY IMPORTANT TO YOU?

John: I have always been a strong advocate for diversity and, particularly, people with disability in both my current and previous roles. I believe that we all have a part to play in supporting accessibility. My passion stems from a close friend and also a family member acquiring their disabilities through accidents. Their resilience and tenacity have inspired me to do more to help people facing similar challenges. Also, from early on my mother ingrained in me the principles of fairness, equity, and inclusion. This has always stuck with me and underpins my passion for this agenda.

HOW DOES WESTPAC GROUP'S PURPOSE OF HELPING AUSTRALIANS AND NEW ZEALANDERS SUCCEED LINK TO THIS ACCESS AND INCLUSION STRATEGY?

John: Our Access and Inclusion Strategy is a key enabler for helping all Australians and New Zealanders succeed. From an internal perspective, I believe it is our role to give each and every one of our employees every possible chance to show their true ability. It's our imperative to make sure all our people have equal opportunities and therefore it's our responsibility to provide assistance that ensures equity. From an external perspective, we have a duty to our community and all our customers. I truly believe this is the heart of our strategy and we need to be constantly looking for ways to enhance our offering to enhance access and foster inclusion. Whenever I think of how I want our customers to be treated, I ask how I would want my brother or sister to be treated. This adds a deeper lens to how important our strategy is for me personally.

WHAT IS THE COMMITMENT YOU'RE MAKING IN YOUR ROLE AS AN ACCESSIBILITY ADVOCATE TO CREATE FURTHER POSITIVE OUTCOMES FOR PEOPLE WITH DISABILITY AS CUSTOMERS, EMPLOYEES OR MEMBERS OF THE COMMUNITY?

John: My commitment is simple - I commit to creating outcomes. I commit to support, guidance, passion, clearing pathways and to ultimately creating the right environment that enables outcomes that result from this incredibly important strategy.



Endorsed and supported from the top *(continued)*

Commitment, endorsement and support from the top of the organisation is critical to creating sustainable and meaningful change.

Endorsement from the top allows employees to embed accessibility fundamentals into creating more inclusive products and services.

Majella Knobel, Director for Access and Inclusion, hosts an interview with Westpac Group's senior leader accessibility champion:

> Miranda Ratajski - Access and Inclusion Governance Committee Co-Chair and Chief Information Officer, Group Business Units.

WHY IS BEING A CHAMPION FOR THE REQUIREMENTS OF PEOPLE WITH DISABILITY IMPORTANT TO YOU?

Miranda: I believe having an inclusive workplace is the key to a company's success which means that it needs to be a workplace that everyone can access and thrive in, a workplace that has equality of experience for all. Furthermore, as a company that provides services to customers it is imperative that our services are available and easily accessed by all. This is why it is important to me to advocate for our people, customers and communities with accessibility needs, so they are included, provided with opportunities to succeed, and can access the amazing services we have on offer.

HOW DOES WESTPAC GROUP'S PURPOSE OF HELPING AUSTRALIANS AND NEW ZEALANDERS SUCCEED LINK TO THIS ACCESS AND INCLUSION STRATEGY?

Miranda: If we want to help every Australian and New Zealander succeed, we have to ensure that our products, services, and career opportunities are accessible by every Australian and New Zealander! So our access and inclusion strategy underpins our company strategy.

WHAT IS THE COMMITMENT YOU'RE MAKING IN YOUR ROLE AS AN ACCESSIBILITY ADVOCATE TO CREATE FURTHER POSITIVE OUTCOMES FOR PEOPLE WITH DISABILITY AS CUSTOMERS, EMPLOYEES OR MEMBERS OF THE COMMUNITY?

Miranda: As a leader in the technology business at Westpac Group, I commit to advocating for our people and customers with accessibility requirements to ensure they are at the forefront of any design decisions, technology upgrades or innovations. I will do this through the Chief Operating Office (COO) Leadership Team and the Inclusion and Diversity Working Group, which I chair.



Helping during COVID-19

Keeping people safe, connected and supported.

'Pivot' is one of the phrases that became commonly used at the start of the COVID-19 pandemic, meaning to switch or adapt business models. This was certainly the case for Westpac Group and our portfolio of brands as we responded quickly to changing customer, economic, societal and public health circumstances. To assist in keeping customers and employees safe, while supporting those impacted by COVID-19, teams across our brands made communication, connection and safe work practices a critical priority. Bankers had to be re-trained, re-located and assigned where they could make the biggest difference for customers.

Meeting the banking and workplace needs of customers and employees was approached through different solutions, considering that people living with disability are potentially at risk of more serious illness, particularly those with chronic or immune-related conditions. Physical distancing can also be difficult or impossible for others including those relying on support and assistance from family members, carers and support workers.

Daniel Bergan, Head of the Consumer COVID-19 response at Westpac, said that while various practices were adapted to meet the needs of all customers, there was particular consideration of the impacts for those living with disability.

"Access and Inclusion were high priority concerns during our evaluation of what processes and practices had to be adapted during COVID-19," Daniel says. "Responding quickly was the result of a singular approach around supporting customers through teams across the business working together including Digital, Marketing, Product, Operations, Property and Technology".

These are just some of the ways that customers and employees were supported by our various financial services brands during the COVID-19 pandemic:

DIGITAL AUGMENTS THE PHYSICAL

A wide a range of digital channels were used to help customers navigate the financial impacts of COVID-19. This includes helping customers with enquiries ranging from everyday banking and lending, home loans, online and mobile banking questions, and getting access to financial hardship support during a time when people may have been unable to access their branches.

As accessibility had been built into all digital platforms as part of Westpac Group's ongoing commitment to achieving the WCAG international web standards AA status, online banking was ready to be used by customers with disability, such as those using assistive technology including screen readers. To support customers with moving their banking transactions from branches to digital, Westpac launched an education campaign across TV, online and other channels demonstrating how to register for online banking.

In addition, customers also used the virtual assistant chat functionality on our websites to help find answers to their questions. 'Red' at Westpac was a chatbot available for customers with simpler queries and they could be put through to a human banker if needed. As outlined in the story on page 33, this Artificial Intelligence technology is being used by people with disability to have banking conversations.



KEEPING PEOPLE SAFE

Recognising that some people weren't able to visit a branch, or preferred not to, we created other ways to keep both customers and employees safe and physically distanced. This included sending replacement credit and debit cards directly to customers' in the mail and offering debit cards to passbook holders as an alternate way to manage their banking without having to leave home. Our people supported customers through the transition process.

We also worked closely with industry partners led by Australian Payments Network to increase the contactless card PIN limit from \$100 to \$200 to reduce physical contact with the payment terminal and help reduce the risk of COVID-19 transmission.

From a physical safety perspective, all branches, corporate locations and contract centres applied Safe Workplace Standards for employees. All branches were fitted with protective screens or barriers in interaction areas, including at teller desks and in meeting rooms. This was supported through the centralised coordination and distribution of personal protective equipment including face masks, hand sanitiser, hand wash, gloves and anti-bacterial wipes.

Helping during COVID-19 *(continued)*

Keeping people safe,
connected and supported.

SUPPORT AND CARE

During COVID-19, we also scaled up our support for personal and business banking customers through a number of mechanisms including home loan, credit card, personal loan and business support packages. A dedicated, accessibly designed online hub was created to help guide customers to all available support points, including to resources provided by the Australian Government and other bodies.

To support employees with managing the impacts of COVID-19, especially when presented with the challenges faced by working from home, we provided various mental health and wellbeing resources through a dedicated intranet portal of content, contacts and links, fact sheets and guides, and training courses. Specific information was provided around managing the accessibility requirements of teams returning to the workplace, including consideration of safe travel arrangements, orientation of changed working environments and whether there were any identified needs for specialised equipment or support for those needing any reasonable workplace adjustments.

CHIEF MENTAL HEALTH OFFICER BRINGING EVIDENCE AND ACTION TO WORKPLACE MENTAL HEALTH

David Burroughs is Westpac Group's Chief Mental Health Officer, the first role of its type when he joined the bank in 2018. He brings career experience across clinical, military, organisational and community psychology fields, which he used to channel innovation and problem solving in the mental health and wellbeing space during COVID-19.

"I don't know of any other organisation that's appointed someone with professional qualifications into a role with the responsibility to develop the strategy for employee mental health and support how we work with customers experiencing vulnerability," David says. "This is testament to our commitment to making a positive difference in this area of great need for both employees and customers".

David says that although mental health has been "very misunderstood" for a long period of time, a steep rise in societal concern about the prevalence, impact and cost of mental ill-health, particularly highlighted during the COVID-19 pandemic, could start to catalyse action. He believes real change will only happen by swinging the pendulum towards mental health being viewed as a positive concept, understanding that mental ill-health does not discriminate or prevent someone from being a top performer.

"The first thing people think about when you say "mental health" is negative - it's depression and anxiety," he says.

"But if you talk about physical health the first things are fitness and wellbeing - positive.

A big part of what we need to do is to change the narrative, which is the foundation of Westpac's Mental Health Strategy."



Chatbots Provide Additional Connection Options

Virtual assistants a great help for customers with disability.

New technologies that are designed well provide benefits to many users and some are especially helpful for people with a range of needs.

Artificial Intelligence is one of these technologies. This is where machines and software are trained to think and communicate like human beings. A chatbot, or virtual assistant, allows a customer to converse in natural language on a range of topics, as if the customer were communicating with a real person.

In banking, the use of virtual assistants as a type of Artificial Intelligence is growing in use to help customers easily and quickly find information relating to their banking products and services.

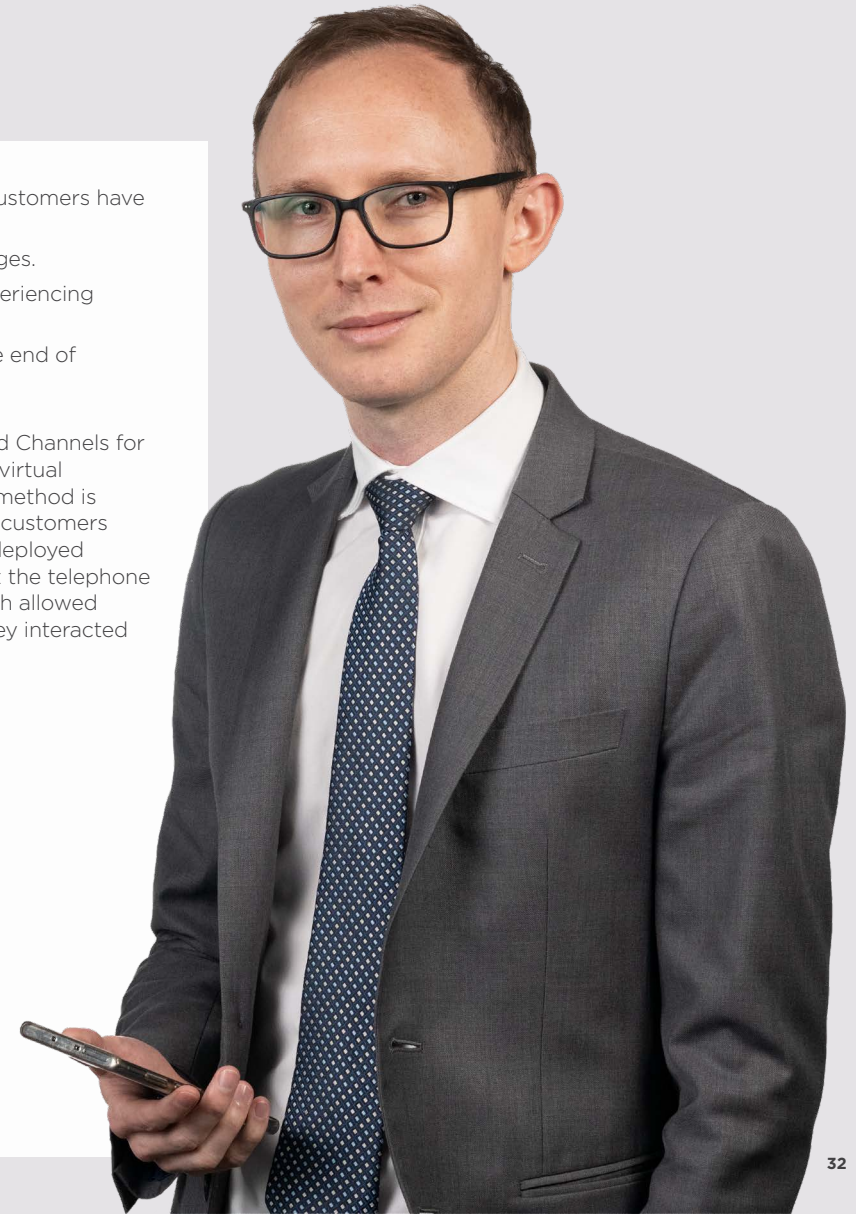
For Westpac Groups' portfolio of banking brands, the use of chatbots isn't replacing human interaction, but providing customers with other ways to find information or ask questions. This technology is proving especially useful for customers with disability as it offers them alternate ways to communicate with us, in their channel of choice. When a virtual assistant is not able to find the answer, for example a human banker is brought into the chat to resolve the query.

For customers using our websites, they'll meet the chatbot Red on the Westpac website. Red is integrated into Westpac's online banking platform, with future plans for the other digital assistants to be included in their banking apps in the near future.

Some of the most common questions our customers have asked the virtual assistants included:

- > Enquiries about COVID-19 support packages.
- > Queries about support for customers experiencing hardship and needing financial help.
- > Questions about tax matters ahead of the end of financial year.

Nick Munro, Head of Automation, Connected Channels for Westpac Group, says that the launch of the virtual assistants as an alternative communication method is proving popular. "COVID-19 drove a spike in customers enquiries across the board, and we rapidly deployed virtual assistants for each brand to augment the telephone and branch support that was available, which allowed customers to have greater choice in how they interacted with us."



Chatbots Provide Additional Connection Options *(continued)*

Helping with everyday banking enquiries.

Red, Westpac's virtual assistant, can be accessed by customers when they're signed into their online banking profile on their laptop or mobile devices to get help with their everyday banking enquiries.

Red springs into action as soon as someone signals for help by selecting the box 'Need help? Chat with us' and is available 24 hours a day, 7 days a week.

Since its launch in 2018, Red has had around 150,000 conversations per month with customers, with 3 out of 4 enquiries not requiring escalation to a banker.

Having access to another way to find answers to their questions about banking has benefited Westpac's customers with disability. For customers who are Deaf or have hearing impairments, and those who are vision impaired or have challenges with expressing themselves or reading complex information, such as those living with dyslexia, Red can be a great help in finding solutions to their enquiries.

Building accessibility into the design of the software that runs the virtual assistant was a priority for the virtual assistant team. As such, Red has been intentionally programmed to respond to scenarios where customers identify voluntarily as having a disability.

For example, if a customer identifies that they are Deaf or Hard of Hearing, Red will recognise this and respond with the script that there's a banker available through online chat to help with their enquiry so the customer can type their question rather than having to talk to someone. Red will also ask if they'd like to make contact through the National Relay Service (NRS) where an agent is available to type voice-to-text or text-to-voice.

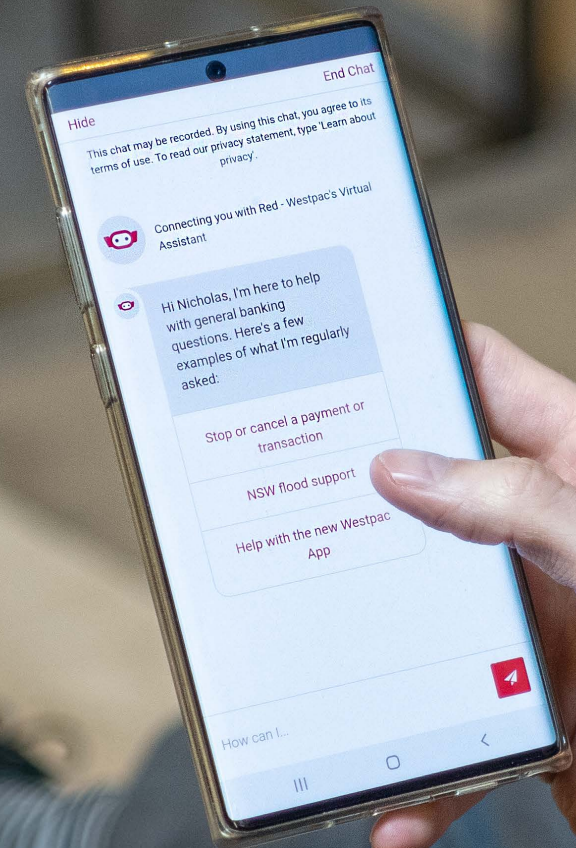
According to Nick, a broad range of people living with disability are benefitting from having Red to communicate with.

"We know of the example of a customer who has experienced a traumatic brain injury and as a result lives with acute social anxiety. They told us they were more comfortable talking to Red, as it is a robot and not a person, to assist with their banking needs and they found the ability to find answers to their banking questions less confronting through this channel.

"Technology can make a big difference in creating accessible experiences for our customers. Providing alternative options for connecting with us ensures inclusion of a wide range of customer needs as people can select what option works best for them, which is the foundation of equity and accessibility, in their channel of choice".

Employees are also being supported by Artificial Intelligence technology. The Astro virtual assistant technology platform supports them with finding answers to their questions to help customers or their teams. Astro augments the information provided by other support channels, including relevant content around supporting people with disability regarding enquiries with things like lending, everyday banking, COVID-19 supports and customer care.

Westpac also works actively with our Artificial Intelligence partners to supporting them to build more inclusive products by providing feedback on their offerings to increase their accessibility knowledge.



Contact Us

Helping Access and Inclusion Succeed, for All.

ACCESSING THIS PLAN

The web link for this plan, and a screen-reader accessible version of the Westpac Group's Accessibility Action Plan can be found online at:

<https://www.westpac.com.au/web-accessibility/>

FEEDBACK AND QUESTIONS

If you'd like to give us feedback on our Accessibility Action Plan, or agenda for accessibility more broadly, please get in touch via email:

AccessInclusion@westpac.com.au

ACCESSIBILITY INFORMATION

If you'd like to know more about accessibility, or the accessibility of our products and services, please go to:

[Westpac Access and Inclusion](#)

[St. George accessibility and inclusion](#)

[BT accessibility](#)

[RAMS accessibility](#)

[Bank of Melbourne accessibility and inclusion](#)

[BankSA accessibility and inclusion](#)



More Information

CUSTOMERS EXPERIENCING VULNERABILITY

For more on how we can help you or someone close to you, in need of extra care, please go to:

[westpac.com.au/about-westpac/sustainability/our-positions-and-perspectives/difficult-circumstances/](https://www.westpac.com.au/about-westpac/sustainability/our-positions-and-perspectives/difficult-circumstances/)

WESTPAC WIRE

Westpac Wire is a hub for the latest news, insights and opinions on banking, economic and community issues. In today's rapidly changing world, we hope that by linking people with insights and sparking ideas, conversation and actions, we can enrich all Australians. Visit Westpac Wire at:

[westpac.com.au/news/](https://www.westpac.com.au/news/)

You can get in touch via: editorial@westpac.com.au

You can connect with us on:

- > LinkedIn: www.linkedin.com/company/westpac
- > Facebook: www.facebook.com/Westpac/
- > Twitter: www.twitter.com/WestpacWire
- > Instagram: www.instagram.com/westpac/

AUSTRALIAN NETWORK ON DISABILITY

The Australian Network on Disability (AND) is a not-for-profit organisation resourced by its members to advance the inclusion of people with disability in all aspects of business. AND helps members and clients to welcome people with disability as customers, employees and suppliers. Westpac Group has been a Platinum member of AND since 2004.

- > Website: www.and.org.au
- > Phone: **(02) 8270 9200**
- > National number: **1300 363 645**
- > Email: info@and.org.au

AUSTRALIAN HUMAN RIGHTS COMMISSION

The Australian Human Rights Commission leads the promotion and protection of Human Rights in Australia. It has various statutory responsibilities under the Commonwealth laws aimed to protect people from discrimination and breaches of human rights, including the Disability Discrimination Act 1992. This Act makes disability discrimination unlawful and aims to protect equal rights, opportunity and access for people with disabilities.

Email: disability@humanrights.gov.au

Telephone: **(02) 9284 9600**

General enquiries and publications: **1300 369 711**

TTY: **1800 620 241**

HUMAN RIGHTS POSITION STATEMENT & SUSTAINABILITY INFORMATION

The Westpac Group Human Rights position Statement and Action Plan lays out the principles and actions that guide our approach and commitment to respecting human rights.

Our 2023 Action Plan can be found at:

[westpac.com.au/content/dam/public/wbc/documents/pdf/aw/sustainability/WBC-human-rights-position-statement.pdf](https://www.westpac.com.au/content/dam/public/wbc/documents/pdf/aw/sustainability/WBC-human-rights-position-statement.pdf)

Further information on these areas can be found in the following reports:

- > [Sustainability 2020 Annual Report](#)
- > [Sustainability 2020 Performance Report](#)