



# ACCESSIBILITY AND INCLUSION PLAN

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2023-2025



## WITH SPECIAL THANKS

We acknowledge the insights, contribution and time given to support and guide ANZ in our approach to accessibility, including helping to shape this plan. Thank you to the ANZ Abilities Network, Australian Network on Disability and a range of community organisations.

### Cover

Victoria Atkinson, In The Wind 2022

Victoria Atkinson is a Sydney-based painter and textile artist. Victoria's work has been included in Sydney Contemporary as well as in LawHack (an initiative of The National Justice Project). She has been a finalist in the Archibald and the Sulman prizes. Her works are held in private collections as well as in the University of New South Wales collection, curated by Elena Taylor.

Victoria works out of Studio A, a Sydney-based supported studio that works with artists living with intellectual disability.

### studio A



### Design

Marcus Lee Design

### Editorial

Emily Ross Bespoke

### For further information

This plan, other research into financial capability and financial wellbeing and ANZ's approach to accessibility can be found at <https://www.anz.com.au/about-us/esg/workplace-participation-diversity/accessible-workplace/>

ANZ welcomes your comments and queries about this plan. Please contact:

### Meg Dalling

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### Acknowledgement of Country and Traditional Owners

ANZ acknowledges the Traditional Custodians of Country throughout Australia and recognises the continuing connection to lands, skies and waterways. We pay our respects to Aboriginal and Torres Strait Islander cultures; and to Elders past, present and emerging.

### Whakatauaiki, ANZ New Zealand's Proverb

Tākiri-ā-Rangi The expansive universe above  
Tākiri-ā-Nuku The beauty of the proceeding lands below  
Tākiri Te Awatea A new dawn beckons  
Kia Puawai Ki Te Ao A blossoming to the world  
Te Kare A Roto E With ripples of compassion and hope for all.



# FOREWORD



**Shayne Elliott**

Chief Executive Officer

“This latest plan is the sixth iteration of our commitments and drives us further.”

I am pleased to present ANZ's latest Accessibility and Inclusion Plan, an updated and expanded set of commitments for driving and embedding accessibility and inclusion across all aspects of our business.

ANZ began formalising our commitments to accessibility and inclusion with the release of our inaugural plan in 2007. This latest plan is the sixth iteration of our commitments and drives us further. While previous plans have been largely focused on Australia, this plan extends to New Zealand, where we have more than one million customers and 8,400 employees.

Our purpose at ANZ is to shape a world where people and communities thrive. Inclusion is at the heart of this – we must strive for greater economic and social participation for all.

Our commitments form a key part of our broader Environment, Social and Governance (ESG) framework. We're focused on integrating our purpose and ESG approach into our business strategy – this provides opportunities for us to better serve our customers and generate long-term shareholder value.

One in six Australians and one in four New Zealanders live with disability – these are our family members, friends, neighbours and colleagues. We know that the world continues to present barriers to people with disability, preventing them from fulfilling their human rights and potential. Disability continues to be the largest category of discrimination complaints before the Australian Human Rights Commission. The unemployment rate for Australians with disability is 10%, more than double the rate of other Australians (4.6%) and these figures have not shifted for the last 20 years. The figures in New Zealand are similar.

ANZ is committed to working alongside others to identify and address barriers, to foster positive attitudes and to close gaps and improve outcomes for people with disability, in our workplace, for our customers and the broader community.

Significant progress is being made to create a more accessible and inclusive bank but there is much more that we can do.



# FOREWORD



**Gerard Florian**

Group Executive, Technology and Executive  
Sponsor for Accessibility

“To be a smarter organisation,  
we must drive business strategies  
that think of technology,  
accessibility, diversity and hybrid  
work models all at once.”

ANZ’s latest Accessibility and Inclusion Plan sits within the context of the major digital transformation underway across our operations. This latest set of commitments demonstrates how we are working to embed accessibility into our digital future and hybrid working model.

We are shaping our approach across four key focus areas: inclusive design; employee experience; customer experience; and community and partners.

We are creating a new era of digital products and services and working to significantly improve our systems and processes. Accessibility and inclusive design are central to this evolution. Similarly, we are working closely with our vendors and partners to incorporate innovative accessibility features into everything we do. We want to ensure as many people as possible can use our services and work in our company without running into barriers.

Our responsibility as a large employer is to create opportunities for everyone in our community, not just for some. In his speech at the National Jobs and Skills Summit in September 2022, Australian of the Year Dylan Alcott AO highlighted the lack of progress in workforce participation for people with a disability. “In my whole life, it hasn’t changed,” he said. This is despite growing evidence that diverse workforces outperform the market.<sup>1</sup>

To be a smarter organisation, we must drive business strategies that think of technology, accessibility, diversity and hybrid work models all at once.

I wish to acknowledge the Accessibility Steering Committee and our Abilities Network for their contributions to the new plan. I also commend the thousands of ANZ employees who are actively participating in our wide-ranging accessibility initiatives. This includes mentors who volunteer to support our graduate and employment programs; employees who undertake disability confidence training; designers in user testing; and people leaders and their teams onboarding employees with diverse needs.

These commitments are a framework for the kind of bank we want to be, with a focus on practical, measurable change.

1. <https://www.mckinsey.com/capabilities/people-and-organizational-performance/our-insights/why-diversity-matters> Accessed 14 Oct 22.





# MESSAGE FROM AUSTRALIAN NETWORK ON DISABILITY CEO



**Corene Strauss**

Australian Network on Disability CEO

“It has been a real pleasure supporting ANZ over the last year on many exciting and innovative projects that are making a real difference to the disability community.”

A huge congratulations to ANZ on the delivery and launch of its sixth Accessibility and Inclusion Plan. We were proud to support ANZ in the development, design and review of the new action plan. ANZ is a Gold member of the Australian Network on Disability (AND), and has been for 16 years, proactively progressing the equitable inclusion of people with disability in all aspects of its business.

ANZ continues to be an excellent supporter of the AND PACE Mentoring program, with over 50 matches facilitated in 2022 between ANZ supervisors and jobseekers with disability. Additionally, ANZ was recognised as a Top Performer in AND's Access and Inclusion Index in 2021.

It has been a real pleasure supporting ANZ over the last year on many exciting and innovative projects that are making a real difference to the disability community. AND has collaborated to provide inclusive design insights into the new ANZ Plus initiative by reviewing design guidelines, new store prototypes, organising feedback sessions with community members with disability and working with designers and premises teams to upskill in dignified access that goes beyond compliance. It's great to see that ANZ has created the new pillar of inclusive design in its Accessibility and Inclusion Plan to ensure as many people as possible can use ANZ's products, services and work environments with dignity and independence.

We acknowledge that ANZ has committed to strengthening its ANZ Abilities Network to ensure that Disability Employee Network members are empowered and recognised for the important role they play. Additionally, it's encouraging to see that ANZ, which has been on the disability journey for some time, is improving the workplace adjustment process for new and existing employees. AND can never emphasise enough how important adjustments are in ensuring that people with a disability can participate in the workplace.

Finally, we want to thank ANZ for sharing its innovations, successes and challenges with other members of AND to advance the inclusivity of corporate Australia.



## OUR VISION FOR A MORE INCLUSIVE WORLD

We are committed to building a more accessible bank for our customers, employees and the wider community. Our Accessibility and Inclusion Plan 2023 – 2025 includes 14 new commitments across four focus areas. Each commitment is intrinsically linked to our purpose to shape a world where people and communities thrive, creating opportunities for us to better serve our customers and build inclusive workplaces and thriving careers.



### INCLUSIVE DESIGN

By utilising inclusive design principles, we ensure as many people as possible can use our products, services and working environments with dignity, convenience and independence.



### EMPLOYEE EXPERIENCE

As a disability-confident workforce, we create safe and welcoming working environments where people with disability can thrive. We anticipate the needs of employees with disability and make the necessary adjustments to support high engagement and performance.



### CUSTOMER EXPERIENCE

We identify and address barriers to banking to promote equitable access for everyone in the community. We embrace and integrate intuitive, innovative accessibility features into our products and services.



### COMMUNITY AND PARTNERS

Through a wide range of partnerships and ongoing consultation with leading disability organisations, changemakers, and industry groups, we are a voice for change, raising awareness and closing social and economic gaps for people with disability.



# ABOUT THE PLAN

Our purpose is to shape a world where people and communities thrive.

“Since working with ANZ over the past few years, I have seen the benefits of the great work ANZ is doing in breaking down barriers for people with disabilities, whether it be through employment, easy access to banking services or greater representation in media.

The goal of this Accessibility and Inclusion Plan is to demonstrate to people with disabilities that when they interact with ANZ they will be welcomed, respected and treated with dignity. For this goal to be achieved, everyone involved, not just people with disability, need to come together to make sure it is actioned. This plan shows that ANZ continues to lead and champion for a world where people with disabilities are fully included and can thrive in our community.”



Dylan Alcott AO,  
2022 Australian of the Year,  
ANZ Brand Ambassador

## Our purpose and strategy

It explains ‘why’ we exist and drives everything we do at ANZ, including the choices we make each day about those we serve and how we operate.

We bring our purpose to life through our strategy; to improve the financial wellbeing and sustainability of customers through excellent services, tools and insights that engage and retain them, and help positively change their behaviour.

Through our purpose we have elevated areas facing significant societal challenges aligned with our strategy and our reach which include commitments to:

- Improving the financial wellbeing of our people, customers and communities by helping them make the most of their money throughout their lives;
- Supporting household, business and financial practices that improve environmental sustainability; and
- Improving the availability of suitable and affordable housing options for all Australians and New Zealanders.

ANZ’s commitment to strengthening the financial wellbeing of all Australians and New Zealanders is reflected in our ongoing work to build a more accessible and inclusive bank for our customers, our staff and the community.

Members of our community of accessibility champions, drawn from all areas of ANZ, collaborate to identify and address barriers to independent, convenient and dignified banking, and to foster an inclusive workplace culture which embraces diversity and all abilities.

Through innovation and ongoing consultation with a wide range of community stakeholders, we strive for greater economic and social participation for people with disability.

This Plan complements the **2022 Annual Report**, **2022 ESG Supplement**, **2021 ANZ Reconciliation Action Plan**, the **May 2022 ANZ Human Rights Statement** and includes updated commitments from the **2019 report Our Approach to Accessibility and Financial Inclusion**.

## Supporting human rights

ANZ supports and respects the human rights of our employees, customers and communities in line with international standards, our Code of Conduct and our Values. Accessibility is a human right and key tenet in the UN Convention on the Rights of Persons with Disabilities (CRPD). Our work to strengthen accessibility is fundamentally linked to human rights.

## Supporting sustainable development

As part of our commitment to greater disability inclusion, we are committed to the United Nations Sustainable Development Goals (SDGs) and believe that business has an important role to play in their achievement.

In 2019, ANZ became a founding signatory to the UN Principles for Responsible Banking.

Through the Principles, we are committed to taking action to align our core strategy, decision-making, lending and investment with the UN Sustainable Development Goals.

A number of the sustainable development goals are linked to accessibility and inclusion.

## SUSTAINABLE DEVELOPMENT GOALS







# REFLECTIONS ON OUR ACCESSIBILITY PLAN 2019–2022

Shaping a world where people and communities thrive

## BUILDING CAPABILITY

3,000+

Frontline employees received disability confidence training

- Understanding ANZ's commitment
- Inclusive customer experience
- Dignified access
- Communication and etiquette

14,000

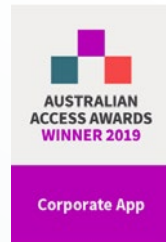
Employees per year received mental health awareness training



Customer Support Program providing customers with access to professional short-term mental health support

## INCLUSIVE DESIGN

- Implemented Design for Dignity Guidelines in our new branch design
- ANZ App named Corporate App of the year by the Centre for Accessibility
- Launched 'Horizon', a brand and design system to embed accessibility in all digital user experiences



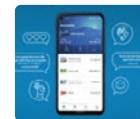
## COMMUNICATION ACCESS



ANZ Complaints Guide published in Easy Read and Auslan formats on anz.com



Employed an in-house Auslan interpreter to support employees



Message Us chat launched in ANZ App supporting customers with diverse communication needs



Top Performer in the 2021 Access & Inclusion Index, ranking 4th of 79 organisations

Partnered with Ability Fest, Australia's first fully accessible music festival. The event seeks to normalise disability and raise money for young people with disability through the Dylan Alcott Foundation



## EMPLOYMENT PATHWAYS

400

People with disability employed since 2019

4.7%

of graduates with disability in 2022

20

Participants in the ANZ Spectrum Program supporting autistic people to build thriving careers at ANZ

Partnered with Australian Network on Disability to support:

8 tertiary students with a disability through Stepping Into Internship program

354 jobseekers with disability through the Positive Action towards Career Engagement (PACE) Mentor program

## PARTNERSHIPS



Joined Valuable 500 global disability inclusion campaign, which aims to unlock the business, social and economic value of the 1.3 billion people living with a disability around the world



IncludeAbility

Joined IncludeAbility, an Employer Network established by the Australian Human Rights Commission





## CASE STUDY

ANZ BRANCH  
DESIGN

Raising the bar for sustainable and accessible retail branches

In addition to an existing network of over 400 branches in Australia, ANZ continues to fit out more than 30 flexible branches and ANZ Plus stores nationwide each year, based on principles of sustainability and accessibility. In collaboration with architecture firm Breathe, each branch is modular and fully flexible; featuring plants, furniture and materials that are designed to increase wellbeing.

We sought feedback from the Australian Network on Disability (AND) on our branch design. The first branch review took place in early 2022. “AND told us we had done a good job ‘but here are some things you can improve,’” says ANZ Design Director Duncan Sinclair. The report highlighted details which resulted in improvements that were easy to incorporate.

Accessibility features can be easily overlooked – the placement of power points, light switches and even the material contrasts in transitions in flooring are often not part of a design concept but are an important consideration when aiming to achieve the best accessibility outcomes.

Since 2020, inclusive design has been recognised as a core skill set for the ANZ Design team. The Breathe and ANZ Plus branches reflect this commitment, offering:

- Independent and equitable access to premises, goods and services;
- Participation of people with disability;
- A place where people feel at ease, safe, certain and connected.

At ANZ Plus Richmond, an employee who uses a wheelchair was a critical measure of how accessible the design was. “We created spaces where this person can perform work exactly the same way as other staff,” says Sinclair.

For Sinclair, the Design for Dignity guidelines really brought to the design approach a greater understanding of how features such as acoustics, vision, lighting and signage can impact people with disability. “We need to consider a broad range of things that affect people and how can we make sure our spaces can accommodate those different needs,” he says.



“We need to consider a broad range of things that affect people and how can we make sure our spaces can accommodate those different needs.”

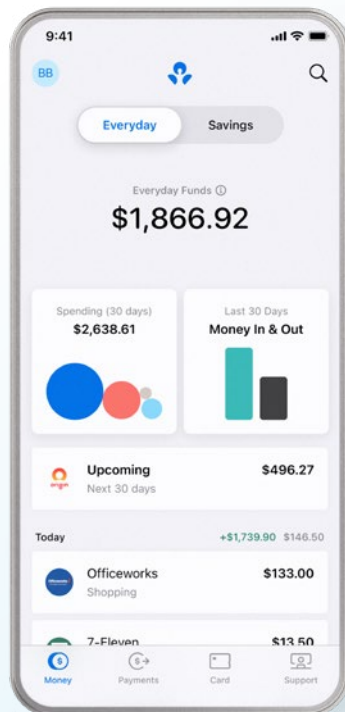
Duncan Sinclair, ANZ Design Director



## CASE STUDY

## ANZ PLUS

Built with accessibility in mind



When it comes to technology, accessibility has often been an afterthought, however ANZ's new retail banking platform ANZ Plus has been built with accessibility in mind. "We want to do all the right things from the start," says Hamish MacKenzie, Technology Accessibility Lead.

This approach centres on how essential the latest audio, visual and mobility support features are to a best-practice digital banking product, taking full advantage of progress that Google and Apple have made in accessibility.

Matthew Bryant, Design Manager understands the impact poor processes around accessibility can have. "We have the opportunity to stand on the shoulders of others that have the learning," he says. "We can capture insights as requirements rather than reacting and needing to improve things once they are in the market."

In conjunction with Intopia Digital, people with disability provided feedback on the ANZ Plus app during its development stage. The testing sessions were livestreamed to the design team, who saw how people completed core banking tasks such as payments and scanning an ID. "What has really changed internally is the education side. The engineers and designers are much more aware," says MacKenzie.

Anita Philipose, Design Research Manager says, "this is when the rubber hit the road" in terms of adding useful commentary, haptics and tactiles to the relevant screens. There has also been a conscious effort to keep language concise and simple. "It is not just with usability," she says. "It is little nuances in terms of tone and content."

There was a lot of fascination with how people accomplished their banking. "People will get from A to B in so many different ways," says MacKenzie. "It was really enlightening for the designers and engineers."

ANZ has also implemented an inclusive design assessment in the product lifecycle. Christine Linden, Portfolio Lead – Deposits Migration and Simplification says: "We are embedding accessibility at all stages of our product design lifecycle through the inclusive design assessment. This is an important first step as it ensures that product engineering always considers relevant accessibility guidelines."



## Design for everyone

Nikhil Bora, Experience Designer and Accessibility Advocate, presented at the 2022 Melbourne Design Outlook Conference, exploring how we can take accessibility needs for granted, and what it means to truly design products and services for everyone.

"The most important requirement for your project: To design a product or solution for everyone, we need to understand and care about different needs."

"We are embedding accessibility at all stages of our product design lifecycle through the inclusive design assessment. This is an important first step as it ensures that product engineering always considers relevant accessibility guidelines."

Christine Linden, Portfolio Owner, Deposits, Migration and Simplification





## CASE STUDY

ABILITIES  
NETWORKEmpowering the voices of  
our employees

In 2005, a group of ANZ employees established the Abilities Network. They had a clear purpose: to make the bank's workplace and culture more supportive of people with disability.

Membership of the Abilities Network is open to everyone at ANZ and there are active sub-networks in Australia, New Zealand, India and the Philippines. "How disability is recognised, supported and celebrated is different in each of our locations," says ANZ Alignment Specialist and Abilities Network Co-Chair Anna Spiteri. "What we have in common is a recognition of the support ANZ does provide, underpinned by a desire to keep improving inclusion and creating a sense of belonging for people with disability at ANZ."

The network continues to raise accessibility and inclusion awareness, is a contact point and a voice for employees living with disability and provides advice and consultancy back to the business, Talent & Culture and other stakeholders to improve accessibility practices and policies.

"At the end of the journey, the mentor will talk about how they came in thinking they would just be a mentor, but finished understanding the learning was a two-way street."

Ricki Sandler, Abilities Network Co-Chair

Annual ANZ Abilities Network STAR awards have been celebrated every year since 2005 and recognise people who go above and beyond to make the bank more inclusive and accessible for employees, customers and the community.

During the COVID-19 pandemic when the majority of employees had to transition to work from home, accessibility requirements had to be considered. During this time a "Working Differently" webinar was run, encouraging leaders and teams to have open conversations about accessibility requirements. Advocacy has continued as ANZ moves to hybrid working, to ensure everyone is included, wherever they're working from, whilst still maintaining the support needed by employees with disability.

Abilities Network Co-Chair Ricki Sandler supports the Positive Action towards Career Engagement (PACE) program for ANZ, in conjunction with the Australian Network on Disability. The program connects jobseekers and university students with disability to mentors across ANZ, and helps them gain the skills to become workplace ready, develop confidence and expand their networks.

The pandemic saw the mentoring program go digital. "What we found was that it was more flexible, more people could participate as they didn't have to be in the same location," he says. The real impact of the program goes beyond the valuable work experience for the mentee. The mentoring relationship highlights unconscious bias, challenging employees to think about how to make ANZ more accessible and inclusive. "At the end of the journey, the mentor will talk about how they came in thinking they would just be a mentor, but finished understanding the learning was a two-way street," says Sandler.



2019 ANZ Abilities Network Star Awards winners and guests.



## CASE STUDY

MEET ASIMA  
LEONE

Bringing new expertise to  
digital development

Asima Leone has over two decades experience as a Senior Systems Engineer. Shortly after he emigrated from Tonga to Wellington in 1997, Asima joined the National Bank of New Zealand (later merged with ANZ) in a Local Area Network Support Role.

In 2003, Asima was diagnosed with Retinitis Pigmentosa (RP), a degenerative eye condition which causes progressive vision loss. He is now legally blind. "I have no facial recognition, can't read text or recognise images and I use a screen reader (JAWS) at work," he says.

After his diagnosis it became clear that he couldn't continue to fulfil his role. "Many of our legacy systems present a number of accessibility challenges," he says. "We had to look into how I could add value to the team and adapt to a new norm of doing things."

With his technical knowledge of ANZ systems, a Professional Certificate in Web Accessibility (PCWA) and his lived experience, Asima joined ANZ's Design Centre of Expertise team.

"Asima joining our team had a huge impact on us all," says Head of Design Sachi Taulelei. "We saw the challenges Asima faced, and how inaccessible our work environment was." Having Asima in the team highlighted the importance of designing accessible experiences. "Asima approaches his work with openness and positivity – no question is off limits."

Asima works closely with ANZ's digital development and leadership teams to advocate for accessibility for customers and employees. "Digital Accessibility is a space that's advancing fast at the bank," he says. "In a way, my blindness offers a new perspective in work and life. I'm still a husband, a father, and I still work for ANZ."



"Digital Accessibility is a space that's advancing fast at the bank. In a way, my blindness offers a new perspective in work and life. I'm still a husband, a father, and I still work for ANZ."

Asima Leone, ANZ New Zealand's first Digital Accessibility Advisor





## CASE STUDY

ATTITUDE  
FOUNDATION

## You cannot be what you cannot see

Since its establishment in 2016, the Attitude Foundation has been leading the charge to ensure that there are more realistic inclusions of people with disability across all forms of media through a range of initiatives including film and television production, podcasts and social media content, as well as the creation of new pathways for people with a disability to work in the media.

“The way the media represents people with disability is largely problematic; falling into stereotypes of pity and inspiration,” says Attitude Foundation Chief Executive Officer Matthew Field. “It also suffers from the soft bigotry of low expectations that people have towards people with disability.”

ANZ is a founding partner of the Attitude Foundation, providing skilled resources since its inception. ANZ Senior Lawyer Danielle Nahum is currently seconded to the Foundation, managing the Emerging Voices Program which creates opportunities for people with disability to gain hands-on experience in the media at community broadcaster Channel 31.

The participants developed a video diary of their experience supporting Attitude’s “ReFramed” podcast. “They worked on both sides of the camera, producing a program critiquing disability in the media as well as a series of live video diaries,” says Nahum. The program provided valuable work experience and has led to the participants subsequently gaining paid media work.

In collaboration with production company Taste Creative and Bus Stop Films, Attitude also produced the critically acclaimed documentary series Perspective Shift, which aimed to drive a change in attitudes toward disability in Australia. Field is delighted with the response to the films: “We wanted to set a benchmark for the broader sector and ensure the stories themselves represent the social model of disability and steer away from medical models,” he says.

For Field, attitudinal change is fundamental to creating opportunities for people with disability. With only 53% of working age people with disability in Australia employed, there is still a long way to go. “We know one of the most significant barriers are the attitudes that people hold towards them.”

“The way the media represents people with disability is largely problematic; falling into stereotypes of pity and inspiration.”

Matthew Field, Attitude Foundation Chief Executive Officer





## CASE STUDY

# A CHANCE FOR ALL

Partnering to build new  
employment pathways

Given the Chance was established by the Brotherhood of St Laurence (BSL) to provide employment pathways for refugees and asylum seekers who can face language and cultural barriers when they arrive in Australia. ANZ has partnered with BSL since 2007, providing participants with a 6–12 month paid work placement. The program has seen over 300 participants at ANZ, with 40% of these participants gaining permanent employment.

In 2022, BSL invited ANZ to participate in the “Chance for all” pilot, which expanded the program to include people with disability, recognising the barriers to employment that can also be experienced by this group.

Sangi Ratnakanthan worked with BSL (who also partnered with WISE Employment Australia) to source some of the candidates for the program. Once candidates were identified, BSL organised the recruitment process and worked with the participants and their people leaders to map individual support plans. “We needed to make sure the capability of the individual is there so that they would be set

up for success,” says Ratnakanthan. A total of eight roles were created, and participating people leaders hosted individuals with varying disabilities, from physical to mental health.

Ratnakanthan also worked to identify supportive people leaders who were passionate about hosting an individual with a disability and helping them adjust to work in a corporate setting. People leaders in retail branch networks, customer service operations and call centres came on board. People leaders received training and then BSL and ANZ worked together to match participants to the right roles. The project team discussed what level of support was required for each recruit to thrive in their role. “It was an open discussion about things like part-time hours, if the person will require more breaks, and whether a support person was required,” says Ratnakanthan.

Ratnakanthan’s experience running the program has given her a deeper understanding of the levers for change. “It’s about the attitude of the individual,” she says. “With the right mindset, anything can work.”



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“It’s about the attitude of the individual.  
With the right mindset, anything can work.”

Sangi Ratnakanthan, ANZ Inclusion Manager

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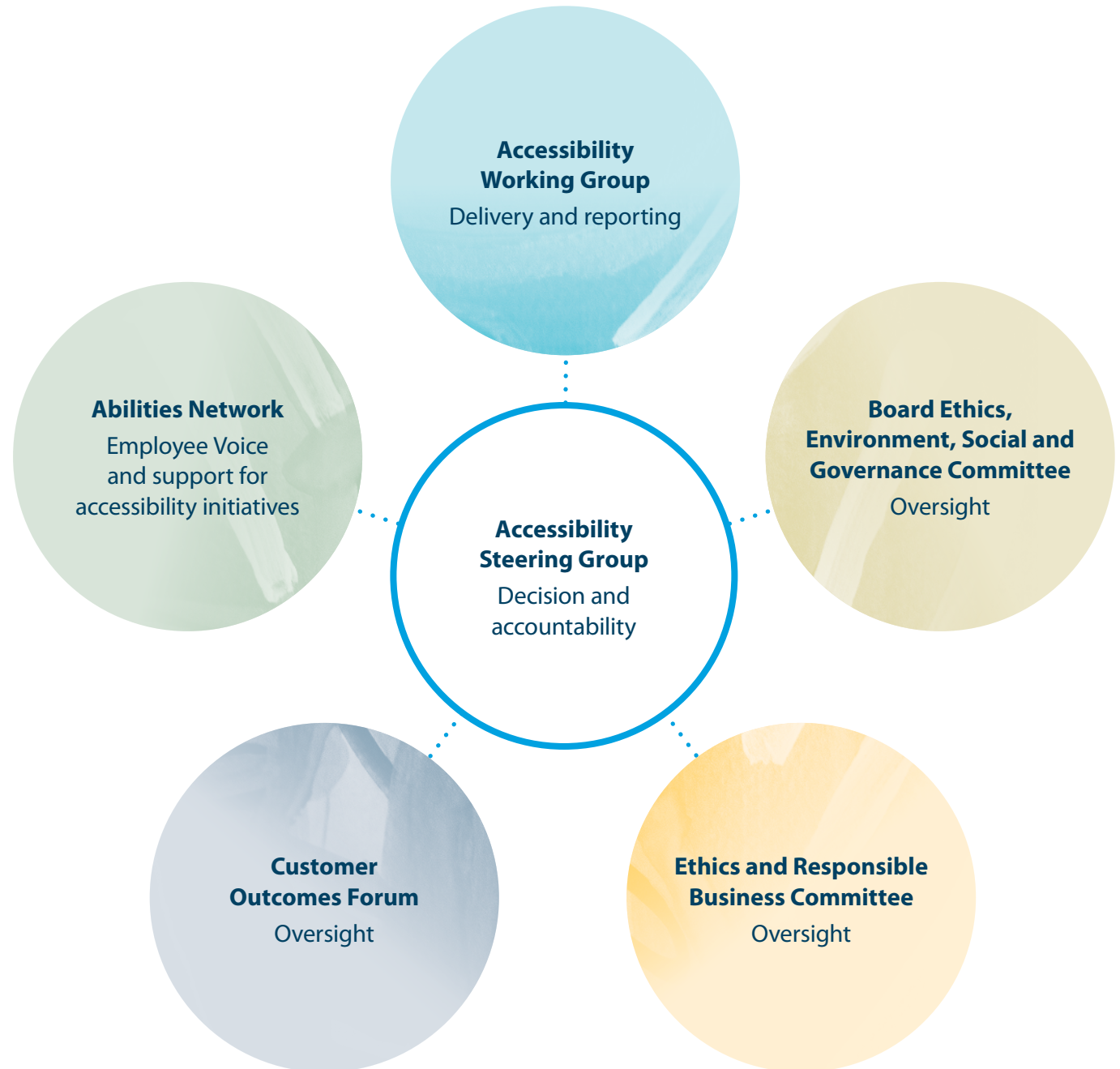


## GOVERNANCE

Our governance structure will be strengthened and formalised to support our ability to deliver on our objectives.

- 1. Accessibility Steering Group** – senior leaders from accountable businesses: responsible for prioritising, resourcing, and delivering on our commitments
- 2. Accessibility Working Group** – stream leads from accountable businesses: responsible for coordinating and communicating the deliverables with their wider teams and reporting to their senior leaders who sit on the Steering Group

Further governance oversight will be provided by ANZ's Ethics and Responsible Business Committee (ERBC), which is chaired by ANZ's CEO, and ANZ Board's Ethics, Environment, Social and Governance (EESG) Committee and the Customer Outcomes Forum.





## ANZ COMMITMENTS:

## INCLUSIVE DESIGN

By utilising inclusive design principles, we ensure as many people as possible can use our products, services and working environments with dignity, convenience and independence.

Commitment	Actions	Geography	Accountability
Actively consult people with disability in the design, development, testing and implementation of banking solutions.	1.1 Create a “test and learn” customer engagement framework to capture and address feedback from people with disability.	AU/NZ	Design/Research
	1.2 Review existing structure of Employee Reference Group to enhance membership, resourcing and support.		Technology
Continue to embed design for dignity guidelines in all workplace and retail environments.	2.1 Embed accessibility in ANZ Group Property Design Principles.	AU/NZ	Property
	2.2 In consultation with Australian Network on Disability (AND) and people with disability, ensure that lived experience perspectives and expertise are captured as part of the property design lifecycle.	AU	
	2.3 Ensure hybrid ways of working in physical and digital workspaces are accessible and inclusive for all employees.	AU/NZ	
	2.4 Update ANZ websites to include accessibility information for branches.		
Ensure marketing, communications and events are accessible and inclusive.	3.1 Develop guidelines for accessible and inclusive customer marketing campaigns and implement across Strategic Marketing and Digital Sales.	AU/NZ	Marketing
	3.2 Collaborate with external agencies to ensure campaigns are inclusive and include representation of people with disability.		
	3.3 Deliver training to marketing and communications employees to increase disability confidence and capability to produce accessible communications and events, including virtual/hybrid meetings.		Communications & Public Affairs
	3.4 Continue to improve the accessibility of our customer communications on ANZ websites, including publishing at least five Easy Read format documents, and explore opportunities for other alternate formats.		





## ANZ COMMITMENTS:

## EMPLOYEE EXPERIENCE

As a disability-confident workforce, we create safe and welcoming working environments where people with disability can thrive. We anticipate the needs of employees with disability and make the necessary adjustments to support high engagement and performance.

Commitment	Actions	Geography	Accountability
Improve disability confidence and capability across the organisation.	<b>4.1</b> Implement a disability confidence e-learning program for people leaders, recruiters and customer services employees to further build disability confidence and capability.	AU	Talent & Culture (Joiners and Movers)
	<b>4.2</b> Improve how we collect and provide analytics, insights and reporting on the diversity (including disability) and employee experience of our workforce, using both quantitative (e.g. representation in leadership) and qualitative (e.g. inclusion, belonging, engagement) data.	AU/NZ	
	<b>4.3</b> Strengthen the ANZ Abilities Network so members feel listened to, empowered and recognised for the important role they play in building a strong sense of community and belonging for people with disability.		
	<b>4.4</b> Continue to improve domestic flexible/hybrid working guides (and related materials) for employees and people leaders, to better embed flexible work practices and address workplace adjustment gaps.		
Improve the diversity of our leadership population by increasing the representation of people with disability in leadership.	<b>5.1</b> Run a Disability Leadership Program (e.g. the Disability Leadership Institute) to build and retain disability leadership within our organisation.	AU	Talent & Culture (Joiners and Movers)
Improve employment opportunities for people with disability from early talent right through all career stages, including leadership.	<b>6.1</b> Ensure we attract and recruit talent into the bank who are diverse, including people with disabilities.	AU/NZ	Talent & Culture (Joiners and Movers)
	<b>6.2</b> Require vendors for recruitment and career support to provide us with their commitment to identifying people with disability and providing adjustments.		
	<b>6.3</b> Upskill People Leaders to have quality growth and development conversations with their team members with disability by going through the Lead@ANZ program and the disability confidence manager e-learning program.		
	<b>6.4</b> Support individuals participating in ANZ's Autism Spectrum Program to build their skills and develop thriving careers.	AU	Technology



## ANZ COMMITMENTS: EMPLOYEE EXPERIENCE (CONTINUED)

Commitment	Actions	Geography	Accountability
Improve the workplace experience for people with disability from a wellbeing and safety perspective, including workplace adjustments.	<b>7.1</b> Improve the workplace adjustments process for new and existing employees, including Personal Emergency Evacuation Plans (PEEP) to enhance workplace safety for all employees.	AU/NZ	Talent & Culture (Wellbeing & Safety, Working Well)
	<b>7.2</b> Implement a Mental Health First Aid program and continue to promote monthly wellbeing webinars to employees through the HealthyMe digital app.		
	<b>7.3</b> Provide case management support for People Leaders with employees whose circumstances may limit their ability to return to the office.		
	<b>7.4</b> Review ANZ's management of psychosocial risks in the workplace and develop an action plan.	AU	
Ensure employee technology is consistently accessible and exceeds minimum requirements.	<b>8.1</b> Implement processes and practices that provide a consistent approach to creating accessible digital experiences.	AU	Technology
	<b>8.2</b> Continue to work towards WCAG 2.1 AA and equivalent standards for all employee technology systems.		
	<b>8.3</b> Develop and maintain a governance process and accessibility guidance for content creation for key employee platforms.		
Provide employees with the knowledge, capability and tools to create accessible experiences for customers and employees.	<b>9.1</b> Implement a technology learning strategy for accessibility.	AU/NZ	Technology
	<b>9.2</b> For all designers and engineers, include accessibility skills and experience in capability frameworks for existing employees, and in position descriptions for new employees.		
	<b>9.3</b> Make accessibility testing tools available to development teams.		



## ANZ COMMITMENTS:

## CUSTOMER EXPERIENCE

We identify and address barriers to banking to promote equitable access for everyone in the community. We embrace and integrate intuitive, innovative accessibility features into our products and services.

Commitment	Actions	Geography	Accountability
Ensure customer products and services are accessible and inclusive.	<b>10.1</b> Embed accessibility review of customer forms and collateral to identify opportunities for improvement and ensure vendors include accessibility testing in their process.	AU/NZ	Product
	<b>10.2</b> Deliver training to all product teams to increase disability confidence and capability focusing on ANZ's inclusive design assessment and the importance of producing accessible and inclusive products and collateral.		Digital
Improve the experience of our customers with a disability when they engage with us through our frontline channels.	<b>11.1</b> Continue to deliver training to frontline employees on welcoming customers with disability, including a regular refresher huddle series, disability confidence e-learning and raising awareness of mental health support through the Customer Support Program.	AU	Distribution
	<b>11.2</b> Gather insights from customer complaints data to better understand voices of customers with disability.	AU/NZ	
	<b>11.3</b> Pilot enhanced communication accessibility features in our branch network in partnership with Access Ability Australia.	AU	
Ensure our customer digital channels are accessible and inclusive of all users.	<b>12.1</b> Continue to work towards WCAG 2.1 AA and equivalent standards for all digital customer channels.	AU/NZ	Digital
	<b>12.2</b> Establish a governance and accountability model to ensure compliance to standards and that accessibility-related feedback is actioned.		



## ANZ COMMITMENTS:

## COMMUNITY AND PARTNERS

Through a wide range of partnerships and ongoing consultation with leading disability organisations, changemakers, and industry groups, we are a voice for change, raising awareness and closing social and economic gaps for people with disability.

Commitment	Actions	Geography	Accountability
Raise awareness and demonstrate leadership of our commitment to more accessible banking and disability inclusion with employees, customers and suppliers, and across the wider community.	<b>13.1</b> Share and celebrate stories of disability inclusion through internal and external commentary and forums, and build relationships with community and research organisations to enhance ANZ's understanding of the barriers to greater economic and social participation for people with disability, and help to drive change.	AU/NZ	Talent & Culture (Joiners and Movers)
	<b>13.2</b> Discover and explore opportunities for digital innovation, in conjunction with partners and global leaders in disability inclusion to support the success of ANZ's future bank.		Customer Accessibility & Vulnerability team
	<b>13.3</b> Continue relationship with the Valuable 500 global disability inclusion campaign fulfilling our commitment to ensure that disability inclusion is on our board agenda, and continue to actively work with IncludeAbility to share insights across participating organisations.	AU	Social Impact & Community Partnerships
	<b>13.4</b> Publish research results on the financial wellbeing, attitudes and behaviours of people with disability or a long-term health condition and share insights with key stakeholder groups.		Technology
	<b>13.5</b> Continue to participate in the Australian Network on Disability Index on a regular basis to measure our progress.		
Support community organisations that reach people with disability.	<b>14.1</b> Review accessibility of MoneyMinded online resources and consider recommendations for improvement.	AU	Social Impact & Community Partnerships
	<b>14.2</b> Provide opportunities for employees to support community organisations reaching people with disability, through donations and volunteering.		





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