



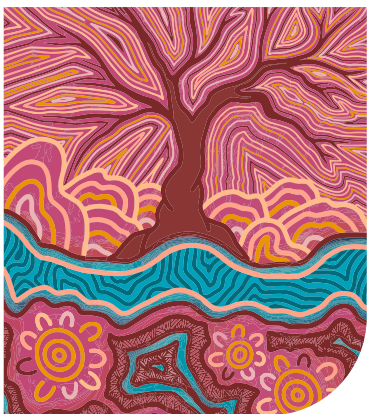
2024-2026

# Accessibility and Inclusion Plan



**Bendigo and  
Adelaide Bank**

# Acknowledgements



Artwork: Troy Firebrace, Yorta Yorta and Dja Dja Wurrung artist and educator.

## Acknowledgement of Country

Bendigo and Adelaide Bank acknowledges Aboriginal and Torres Strait Islander peoples as the First Peoples of this nation and the Traditional Custodians of the land where we live, learn and work. We pay our respects to Elders past and present as it is their knowledge and experience that holds the key to the success of future generations.

### Request for alternative format or provide feedback

If you'd like to give us feedback on our Accessibility and Inclusion Plan or require the Plan in an alternative format, please get in touch via email at [BelongingatBEN@bendigoadelaide.com.au](mailto:BelongingatBEN@bendigoadelaide.com.au)

### Special thanks

#### Cover art: 'Feeling Valued'

The Bendigo and Adelaide Bank Accessibility and Inclusion Plan features an original design by South Australian artist and poet, Oliver Mills.

#### Our team members

We'd like to acknowledge the team members across Bendigo and Adelaide Bank who have shared their lived experiences to help build our Accessibility and Inclusion Plan; their openness will help make a difference to the experiences of our customers and people.

Thank you to the Action Owners and Implementation Leads of this plan, including members of the BEN Ability committee who continue to challenge the status quo and drive the accessibility agenda here at Bendigo and Adelaide Bank.

#### External experts

We would also like to extend our thanks to Samantha Dancey, Global Accessibility Practice Lead at TTC Global, for assisting in the creation of Bendigo and Adelaide Bank's second Accessibility and Inclusion Plan; and to the Australian Network on Disability (AND), who continues to provide expert advice and support to the Bank.

## Contents

|                                            |    |
|--------------------------------------------|----|
| Acknowledgements                           | 2  |
| A message from the artist                  | 3  |
| Forewords                                  | 4  |
| Our vision for accessibility and inclusion | 7  |
| Our business                               | 8  |
| · Key deliverables on our 2020-22 Plan     | 9  |
| · Case study: Recruitable                  | 11 |
| · Meet Sahil Madan                         | 12 |
| Bendigo and Adelaide Bank Commitments      | 13 |
| · Our Customers                            | 13 |
| · Case study: Customer Inclusion           | 14 |
| · Our People                               | 15 |
| · Case study: BENAbility                   | 17 |
| · Inclusive Design                         | 18 |
| · Case study: Inclusive usability testing  | 20 |
| · Our Community and Partners               | 21 |
| · Case study: Bendigo Bank House Geelong   | 21 |
| Governance                                 | 22 |



# A message from the artist



**Oliver Mills.**  
Artist and poet.

Oliver Mills is a South Australian artist and poet living with epilepsy, vision impairment, and cerebral palsy - a physical condition that affects muscle movement and verbal communication.

Using specially designed equipment, and in collaboration with his art mentor, Henry 'Jock' Walker, Oliver creates artworks that offer a visual expression of how he experiences the world.

Oliver's artworks have been commissioned for the International Day of People with Disability's lapel pin, the cover of Westerly Magazine, and by private collectors.

His poetry has appeared in the Australian Poetry Journal, The Crow, InDaily, and Growing Up Disabled in Australia. He has received four grants from Arts SA's Richard Llewellyn Deaf and Disability Arts Trust and is currently working on his sixth collection of poems.

Jock is a celebrated artist who exhibits regularly both nationally and overseas. With a passion for exploring the creative potential of situations fostering inclusive environments, Jock helps artists living with disability to find strength and independence in their creative process and professional practice.

## A message from the Artist

As a long-time customer of the Bank, I was delighted to be asked by Bendigo Bank to do the commission for their Accessibility and Inclusion Plan.

Being asked to do artwork and have my story portrayed creates awareness and understanding of my life with a disability. I can be successful and fulfil my dreams like anyone else. This is why I chose to call the artwork 'Feeling Valued'.

To create my art, I like to use my hands with the thick acrylic paint. What I like most about using acrylic paint is the feel of the paint on my fingers and the scratchy sounds I can make.

It's fun to paint, especially when Jock - my art mentor - ties funny contraptions to my fingers that move around while I paint.

Jock introduced me to charcoal, and I have never looked back. Using charcoal with my special holder makes me feel chilled.

I want everyone to know that just because you have a disability doesn't mean you can't achieve the same as someone who doesn't. Nothing is impossible if you keep trying, persevering and don't give up.



Scan or click here to hear more from the artist.

You can find out more about Oliver and his business, Oliver's Choice, by visiting his website [www.oliverschoice.net](http://www.oliverschoice.net) or by following him on Facebook, Instagram, YouTube or TikTok @Olivers\_Choice.

# Foreword



**Marnie Baker.**  
CEO and Managing Director.

I am pleased to present Bendigo and Adelaide Bank's Accessibility and Inclusion Plan for 2024-26.

This marks our second plan which continues to underpin our commitment to accessibility and inclusion across our business, documenting good progress made, and a deepening integration of core principles. We remain committed to breaking down barriers to participation and improving customer access to our products and services, to create a safe, inclusive, and empowering environment where everyone can thrive.

Since our inaugural Access and Inclusion Plan release in 2020, we've made meaningful impact. We've improved our procurement and access guidelines, been recognised in 2021 for our Bendigo Bank app and website as finalists in the Australian Access Awards and created education to support our people in recruitment and customer service to better serve people with lived disability experience.

Our results in the latest Access and Inclusion Index, administered by the Australian Network on Disability, have seen the Bank increase its maturity on accessibility, with a 3-point improvement from our 2020 results, placing the bank 13 out of 33 participating organisations. While this is progress of which we can be proud, we also acknowledge there's much more to accomplish. This new plan signifies our commitment to areas we can improve and the actions we will take to get there.

Our vision to become Australia's bank of choice goes hand-in-hand with our aim to mirror the rich diversity of the communities in which we live and work. We're fuelled by the innovative ideas and opportunities that diversity fosters. Our approach begins and ends with active inclusion, attentive listening, and daily learning.

My sincere thanks to our Executive Sponsor for our accessibility portfolio – Andrew Morgan, Chief Financial Officer – our BEN Ability Employee Network Group, action owners, implementation leads and all who have worked tirelessly on producing this new plan, and the Australian Network on Disability for their guidance. My thanks also to our wonderful community of employees, partners, and customers.

A handwritten signature in black ink, appearing to read 'M Baker'.

**Marnie Baker.**  
CEO and Managing Director,  
Bendigo and Adelaide Bank.

# Foreword



**Andrew Morgan.**  
Executive Sponsor.

As the recently appointed Executive Sponsor for accessibility at Bendigo and Adelaide Bank, I am pleased to be part of the Bank's second Accessibility and Inclusion Plan.

With more than 4.4 million, or one in five people in Australia living with some form of disability, our communities and enterprises must collaborate to make life easier for all. Our Accessibility and Inclusion Plan is the framework through which we, as a community-focused organisation, can contribute to the wellbeing and connection of everyone.

Our plan articulates our dedication to establishing an accessible bank for our customers, team members, and the communities in which we operate and sets out our strategies for enhancing customer access, as well as breaking down barriers that might exist within our organisation.

Developing this new plan has involved input from those with lived experience, including our own BEN Ability Employee Network Group - comprising of members from diverse backgrounds who contribute firsthand experience of disability to our operations and strategies. This group, along with the Plan's action owners and implementation leads, has been instrumental in the development of the Plan and for this, I thank them.

Aligning with our purpose of feeding into the prosperity of our communities, our goal is to cultivate an inclusive, safe, and empowering environment for customers and team members. We will do this by focusing our efforts across four key areas: Our Customers, Our People, Inclusive Design, and Our Communities and Partners.

Through our focus on diversity and inclusion, we will attract and retain great team members, enhance our customers' experiences, and better anticipate and adjust to changing community needs. Furthermore, we can better meet the expectations of our stakeholders and investors as we continue to be a valuable and positive part of change in our communities.

We proudly welcome everyone to our bank, striving daily to create a secure and inclusive space for team members, customers, and community members, celebrating individuality and ensuring accessibility.

The plan has the right balance of achievable and stretch actions that will propel BEN into a more accessible organisation, and I am proud to play a part in this.

A handwritten signature in black ink, appearing to read 'Andrew Morgan', with a long horizontal line extending to the right.

**Andrew Morgan.**  
Executive Sponsor,  
Bendigo and Adelaide Bank.

# Foreword



**Corene Strauss.**  
CEO, The Australian Network  
on Disability.

The Australian Network on Disability congratulates Bendigo and Adelaide Bank on the development of their Accessibility and Inclusion Plan 2024–2026.

This Plan demonstrates Bendigo and Adelaide Bank's commitment to identifying and addressing barriers to access and inclusion for their customers and employees with disability.

Affirming Bendigo and Adelaide Bank's commitment to consult with their employees and customers, the development of the plan was guided by its people and customers. Built on four key pillars, Bendigo and Adelaide Bank is to be commended for its commitment to its customers, people, inclusive design, and community and partners, as outlined in the plan. All essential pillars for building capability and inclusion.

As a Gold Member, the Australian Network on Disability has seen Bendigo and Adelaide Bank achieve many goals: including participation in our Access and Inclusion Index benchmarking tool, having 50 employees participate in the PACE Mentoring program to date, and building workforce capability through the delivery of disability confidence training to Bendigo and Adelaide Bank employees.

We wish Bendigo and Adelaide Bank every success with the implementation of this foundational Accessibility and Inclusion Plan and look forward to supporting the organisation in the implementation.

A handwritten signature in black ink that reads "Strauss". The signature is fluid and cursive, with a long horizontal flourish extending from the end.

**Corene Straus.**  
CEO, The Australian Network  
on Disability.

# Our vision for accessibility and inclusion

We are committed to breaking down barriers to participation and improving customer access to our products and services – creating a safe, inclusive, and empowering environment.

## We're building a disability-confident organisation.

With a national footprint, Bendigo and Adelaide Bank is uniquely positioned to address barriers to meaningful participation in communities across the country. We are pleased to be able to play our part in improving accessibility for people with disability in every aspect of social, economic, and cultural life.

Through our Accessibility and Inclusion Action Plan 2024-26 (AIP), we start from a position that inclusive and accessible design is good for everybody. Our plan includes commitment across four key areas: Our Customers, Our People, Inclusive Design, and Our Communities and Partners. With a total of 18 commitments over three years, our plan is designed to make it easy for people to access information, communicate with us, and use our products and services.

This AIP compliments the Bank's approach to environment, society, and corporate governance as shared in the 2023 Sustainability Report, 2023 Corporate Governance Statement, and our 2023 Reflect Reconciliation Action Plan.

## Our Customers

Making it easy for people to access information, communicate with us, and use our products and services.



## Our People

We continue to build an inclusive organisation, where our differences bring us together and make us stronger. This is integral to creating a great employee and customer experience.



## Inclusive Design

By ensuring our physical and digital environments are accessible and adjustments are proactively made, we help create a community where: people want to work, customers feel connected, and everyone can thrive. As part of this, we are supporting our people to share their stories of inclusion and working with our partners to promote and improve accessibility far and wide.



## Our Communities and Partners

With a national footprint, Bendigo and Adelaide Bank is uniquely positioned to address barriers to meaningful participation in communities across the country and we are pleased to be able to play our part.



# Our business

Our drive to feed into the prosperity of communities, not off it, stretches back over 165 years when Bendigo and Adelaide Bank started its journey as building societies helping Australians buy their own homes.

Over the years, these building societies - along with more than 80 other organisations - merged to become the Bendigo and Adelaide Bank Group of today, an Australian-owned, top 100 ASX listed company with more than 110,000 shareholders.

Bendigo and Adelaide Bank is now one of Australia's biggest banks, with more than 7,000 employees helping over 2.4 million customers achieve their financial goals.

We are committed to building the prosperity of our communities, customers, shareholders, and partners. Our vision is to be Australia's bank of choice, and we passionately believe our success is driven by our purpose - to feed into the prosperity of our customers and communities, not off it.

In 2005, we established our Community Enterprise Foundation™ to provide community and charitable partners access to funding through grants and appeals. To-date, the foundation has donated over \$175 million to communities and charities in-need.

Creating and implementing our new AIP is just one of the many activities we pursue to support our communities, customers, and people in impactful ways.

“ We are committed to building the prosperity of our communities, customers, shareholders.



Brianna O'Bryan, Support Officer and BEN Ability Committee Member



# Key deliverables on our 2020-22 Plan

## Our customers



### Milestones and achievements

1. 2021 finalists for the Bendigo Bank website and app and 2023 finalist in the [Australian Access Awards](#) for the Bendigo Bank app.
2. We partnered with [Dementia Australia](#) to develop:
  - In-branch Dementia Friendly Environmental Audits, plus
  - A first of its kind, we created an online employee learning module to support better banking experiences for people living with dementia.
3. Enlisted [Vision Australia](#) to conduct usability testing on the Bank's new e-banking security experience prior to the service roll-out. User testing included people with vision impairment, people living with cognitive and learning disabilities, and people with physical and motor disabilities.

## Our People



### Milestones and achievements

1. Launched our employee network, BEN Ability, for employees with lived experience with disability and their allies. Comprising more than 100 members, the group provides feedback and important advocacy work on projects at the Bank that require an accessibility lens.
2. In 2022 we announced the Bank's participation as one of seven national organisations in the \$2.43 million Federal Government funded pilot program, [Recruitable](#). Participation in the program has lifted the Bank's recruitment practices and improved hiring manager capability.
3. Established an inclusive Recruitment Policy review and removed any unintended barriers.
4. Launched the first in-house demographic survey in 2022 to gauge the diversity of our workforce and establish baseline data for program measurement and national comparisons.
5. Developed and released a range of learning to all our people to lift disability confidence, including:
  - Partnering with [Eliza Hull](#), Bendigo musician, producer, and disability advocate. Eliza produced a short film discussing how to break down the stigma around disability and how to create change for people living with a disability.
  - Expanding access to online learning, delivered as part of [Recruitable](#), to all employees. The program aims to build capabilities and broaden the understanding of disability, accessibility, and what role team members can play at Bendigo and Adelaide Bank to make their teams accessible and inclusive.

## Meet Eliza Hull

In 2020, Bendigo and Adelaide Bank proudly partnered with Eliza Hull, musician, producer, and disability advocate to deliver a purpose-driven short film series breaking down the stigma of disability and creating change for people living with a disability.

The series featured stories from writer and director Astrid Edwards, actor and Olympian Chris Bunton, as well as artist and lawyer Carol Taylor, who share their inspirational stories and offer actions to build disability confidence.



Partnering with Bendigo Bank was a wonderful experience. As a person with disability and disability advocate, I'm very passionate about authentic disability representation. The series was a way we could hear the varied experiences from people living with a disability in Australia. By listening to each person's story we create a step towards a more inclusive and accessible society."

## Key deliverables on our 2020-22 Plan (cont.)

### Inclusive Design



#### Milestones and achievements

1. Partnered with the [Australian Network on Disability](#) in 2020 to implement Dignified Access Guidelines, ensuring everyone can access Bendigo and Adelaide Bank premises in a dignified way.
2. Embedded live captioning and launched audio descriptions in employee communications and events.
3. We continue to meet [Web Content Accessibility Guidelines 2.1 AA](#) on our websites.
4. Established a partnership with [Vision Australia](#) to review, design and test our key banking services for the visually impaired.
5. Implemented personas dedicated to accessibility considerations in development workshops for new products. Where additional support is required, members of the BEN Ability network may be asked to participate.

### Customers and community



#### Milestones and achievements

1. Updated Bendigo and Adelaide Bank's Procurement Policy to include a commitment to Access and Inclusion.
2. Since 2020, 50 employees have participated in the [PACE Mentoring Program](#) - a dynamic mentoring program connecting job seekers with disability to volunteer mentors from our staff.
3. Ranked 13th out of the 33 participating organisations in the 2022 [Access and Inclusion Index](#) administered by the [Australian Network on Disability](#).
4. Since 2017, Bendigo and Adelaide Bank has held Gold Membership with the Australian Network on Disability, a national not-for-profit membership-based organisation that specialises in supporting businesses in building disability confidence, engagement, and action.

### Bendigo Bank – Accessible App of the year

In November 2023, we proudly accepted the title of **'Accessible Corporate App of the Year'** and **'Overall Accessible App of the Year'** during the 2023 Australian Access Awards.

The Awards recognise organisations and individuals demonstrating extraordinary commitment and delivering exceptional outcomes for Australians living with disability.

General Manager of Digital Banking, and Accessibility and Inclusion Plan Action Owner, Nick Carter said: "Such recognition is a powerful reminder of the appreciation customers have as we work to further build, refine and incorporate digital accessibility so that people can better interact with – and have equal access to the Bendigo's banking and financial services."

The awards are issued by the Centre for Accessibility Australia – an award-winning not-for-profit organisation that promotes accessibility throughout Australia.



## Case study: Recruitable

### Diversifying our workforce – our participation in Recruitable.

In 2022, Bendigo and Adelaide Bank announced its participation as one of seven national organisations in the \$2.43 million Federal Government funded pilot program – [Recruitable](#).

The program, created in partnership with Get Skilled Access, a disability inclusion consultancy founded by Dylan Alcott AO, and recruitment company Randstad, leads the charge to create a successful model for the employment of people with disability through mainstream recruitment companies and industry.

The Bank's ethos inherently supports employees with disability, but until our participation in the program, we had not intentionally incorporated strategic sourcing methods to attract and engage those with disability. Senior Manager, Talent Acquisition, Chelsea Harris says "It's crucial that organisations come together to better enable people living with disability to participate in both the recruitment and employee experience.

Partnering with the Recruitable program not only enabled us to onboard some wonderfully talented people but provided us with actionable recommendations on how to further improve the accessibility of our recruitment process and experience. We have made improvements to our career site, enhanced our workplace adjustment procedure, and promoted disability inclusion education through all levels of the business."

Since Bendigo and Adelaide Bank commenced the program in March 2022:

- **5 divisions** have participated in the program.
- **13 candidates** have been presented for employment opportunities.
- **4 candidates** have been hired from the program.

As a participant in the program, a selection of the Bank's senior leaders as well as managers in recruitment and work health and safety participated in virtual awareness sessions and online learning aimed at building capabilities and the understanding of accessibility. The online training will be available for all employees to access until the pilot concludes.

“Bendigo Bank's ethos inherently supports employees with disability.”

# Meet Sahil Madan



## Sahil Madan.

Associate Automation Quality Engineer.

“

### Creating a sense of belonging.

Having faced discrimination and exclusion as a child and in previous workplaces, Sahil Madan said nothing was previously done to help or include him as a person with autism.

“Growing up with autism, I experienced the hurt social isolation can bring to people living with a disability.

“Over time, I learned inclusion is the recognition that our world is filled with individuals who possess unique qualities and characteristics. Each person, in their own way, contributes to our society through their diverse backgrounds, cultures, and abilities,” said Sahil.

Since then, Sahil has been vocal about accepting and respecting all individuals, treating them with equality, and incorporating their perspectives without hesitation.

“When you are heard and included in a work setting, it creates a good work environment and from there comes a sense of belonging,” said Sahil, who also presented his views to the Ministry of Education in NZ.

Recalling anxiety-inducing interviews at previous workplaces, Sahil said the Bendigo and Adelaide Bank demonstrated willingness to make job interviewing as accessible as possible when he applied for a role.

“The recruitment team took proactive steps to assist me in preparing for the interview process. They provided me with a set of potential interview questions and offered a mock interview to practice my responses. This support helped me gain confidence and answer questions to the best of my ability.

“Now I’m at the bank, I’m focusing on delivering for my team as best as I can. I feel supported by my team members and can see the importance of inclusion in our culture every day.

“As a person living with autism, I understand the importance of creating an inclusive society where everyone feels welcome and treated with respect, regardless of their individual needs. Inclusion is about ensuring that people living with disabilities have equal opportunities to participate in all aspects of life, live independently, and contribute to their communities.”



# Bendigo and Adelaide Bank Commitments

## Our Customers

Making it easy for people to access information, communicate with us, and use our products and services is all part of a seamless experience.

| COMMITMENT                                                                                                                 | ACTIONS                                                                                                                                                                                                                                                              | ACCOUNTABILITY                                                                                          |
|----------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|
| Our customers can communicate with us using their preferred method of communication.                                       | 1.1 Update resources available about the <a href="#">National Relay Service (NRS)</a> for employees in the contact centre and retail branches and embed periodical learning and updates about the NRS.                                                               | Consumer (Retail Banking).<br>Customer Enablement (Customer Connection).                                |
| Bendigo and Adelaide Bank products and services are inclusive and accessible to our customers.                             | 2.1 Integrate accessibility and inclusion principles into our Product Lifecycle Framework.<br>2.2 Our planned changes to service delivery incorporate understanding the impact to customers with disability.                                                         | Products and Analysis (Customer Advocate).<br>Retail Banking (Customer Contact).                        |
| Our customer-facing teams are disability confident and welcome our customers with disability.                              | 3.1 Review available learning and resources for our customer facing teams.                                                                                                                                                                                           | Consumer (Retail Banking).<br>Business & Agri.<br>Customer Enablement (Customer Connection).            |
| We seek feedback from and consult with our customers with disability about the accessibility of our products and services. | 4.1 Explore how Bendigo and Adelaide Bank can undertake consultation with people with lived experience of disability during the design phase of our products.<br>4.2 Monitor feedback from customers about the accessibility and inclusion of products and services. | Customer Enablement (Consumer Products and Analysis).<br>Managing Directors Office (Customer Advocate). |

## Case study: Customer Inclusion

The power of inclusive communication - building bridges and fostering understanding.

A Customer Service Officer in regional Victoria, Jessi noticed a regular customer writing down his requests when visiting the branch. Recognizing the need for improved communication, Jessi decided to learn Auslan (Australian Sign Language) and enrolled in a course.

When the customer came in the next time, Jessi used sign language to communicate. The customer found it effortless to respond, and greatly appreciated Jessi's dedicated efforts to learn Auslan - recognizing her commitment to enhancing their experience.

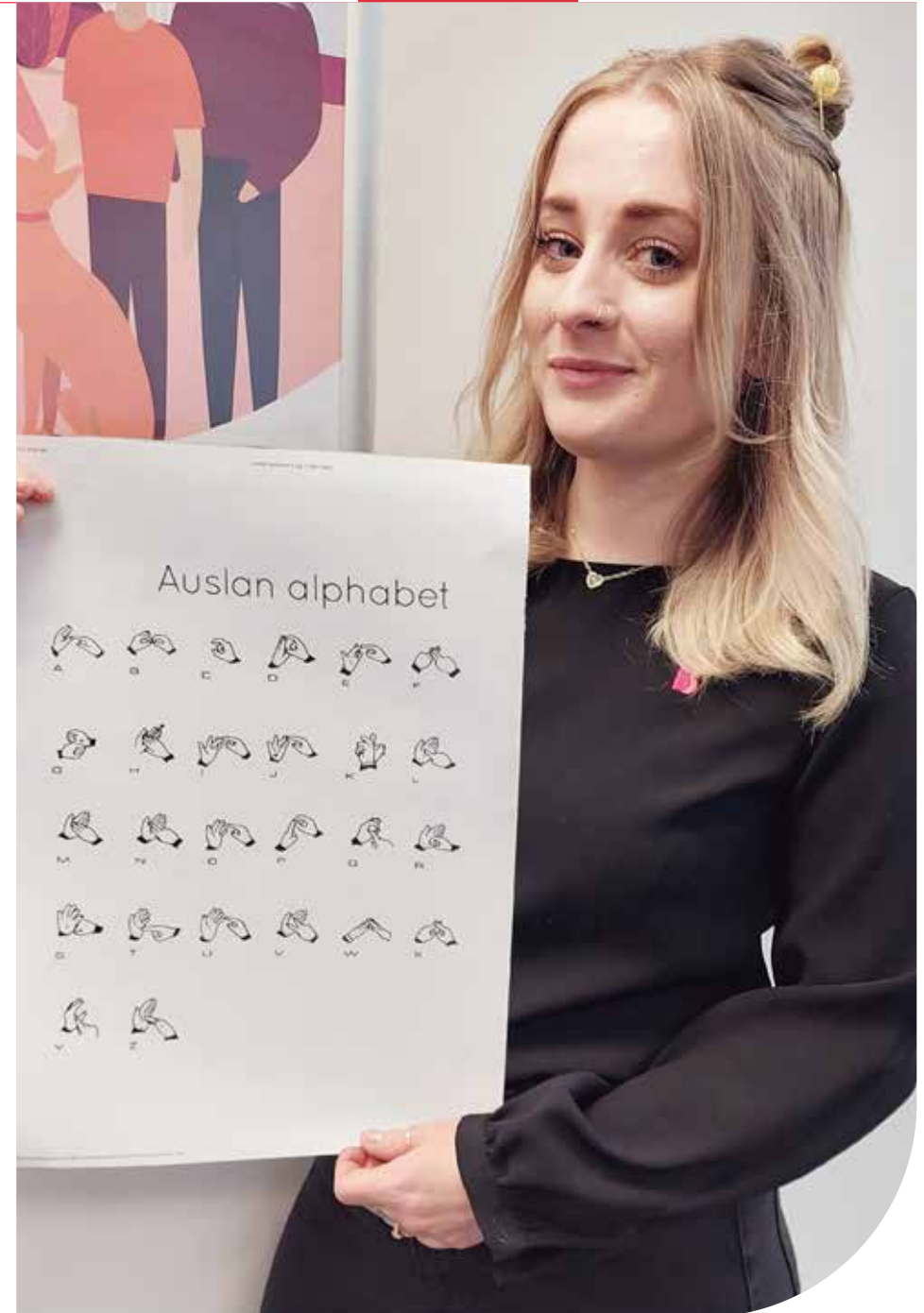
As an accessibility advocate, Jessi said it's her mission to foster a positive and inclusive environment for everyone.

"An accessibility and inclusion plan in the workplace ensures people with disabilities have the same opportunities as everyone else, and promotes fairness, understanding, and equal participation for everyone.

"By acquiring this skill, I hope to enhance communication and understanding among diverse communities, making the world a more accessible place for all.

"Together, we can work towards building a future where kindness and inclusivity prevail, making sure everyone feels a sense of belonging and acceptance" says Jessi.

“ Together, we can work towards building a future where kindness and inclusivity prevail.





## Our People

We continue to build an inclusive organisation, where our differences bring us together and make us stronger. This is integral to creating a great employee and customer experience, growing our capability, and supporting our customers and their communities.

| COMMITMENT                                                                                                                                                       | ACTIONS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | ACCOUNTABILITY                                                                         |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|
| Our Executive and Senior Leaders champion our commitment to creating an inclusive and accessible bank, enabling our employees to be disability confident.        | <ul style="list-style-type: none"> <li>5.1 Our Executive Sponsor and Leadership drive the agenda.</li> <li>5.2 Integrate our accessibility commitments and principles into existing People Leader resources.</li> <li>5.3 Educate the workforce about existing learning and resources.</li> <li>5.4 Workforce representation monitored through the Demographic Survey.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                     | People & Culture (Organisational Capability).                                          |
| Listen to employees with lived experience to inform and improve the workplace.                                                                                   | <ul style="list-style-type: none"> <li>6.1 BEN Ability to raise awareness and support in the creation of feedback mechanisms.</li> <li>6.2 Inform and improve the accessibility of internal and external communications.</li> <li>6.3 Inform and improve the employee experience in relation to career development opportunities.</li> <li>6.4 Periodically undertake BEN surveys including questions that will provide insights into the experience of employees with and without disability.</li> </ul>                                                                                                                                                                                                                                                             | People & Culture (Organisational Capability, Internal Communications).<br>BEN Ability. |
| Bendigo and Adelaide Bank seamlessly implements adjustments as needed for candidates and employees.                                                              | <ul style="list-style-type: none"> <li>7.1 Review existing adjustments processes and integrate conversations, checkpoints, learning and resources into employee lifecycle.</li> <li>7.2 Develop existing feedback process about the experience requesting a workplace adjustment.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | People & Culture (Employee Relations).                                                 |
| Improving the candidate experience for people with lived disability experience through inclusive recruitment practices and disability confident hiring managers. | <ul style="list-style-type: none"> <li>8.1 Create time-framed implementation plan for recommendations from recruitment review.</li> <li>8.2 Undertake <a href="#">Disability Confident Recruiter Program (DCR)</a> through AND.</li> <li>8.3 Assess existing <a href="#">Recruitable Program</a> and explore future program opportunities more broadly.</li> <li>8.4 Hiring Managers undertake disability confidence and awareness learning when hiring.</li> <li>8.5 Periodically brief permanent hire recruitment suppliers on Bendigo and Adelaide Bank's recruitment expectations and requirements in relation to accessibility and inclusion and adjustments.</li> <li>8.6 Roll-out candidate experience survey and track the progress of candidates.</li> </ul> | People & Culture (Workforce Enablement).                                               |

## Our People (cont.)

| COMMITMENT                                                                                                                                                                               | ACTIONS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | ACCOUNTABILITY                                                                              |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|
| <p>Continue to grow and develop our talented employees with lived disability experience through accessible learning, development, and mentoring opportunities.</p>                       | <p>9.1 Continue to develop and build upon resources available to design and develop content and documents.</p> <p>9.2 Embed resources/information for all employees when designing and delivering presentations and in person learning.</p> <p>9.3 BEN Ability includes career development events into their plan.</p> <p>9.4 Explore options and develop an approach for how we support career and leadership development for employees with disability.</p> <p>9.5 Bendigo and Adelaide Bank continues with the <a href="#">PACE Mentoring Program</a> and seeks to grow this program across the bank.</p>                               | <p>People &amp; Culture (Organisational Capability).</p> <p>BEN Ability.</p>                |
| <p>Internal and external communications are perceivable and readable by all employees and customers and our image library reflects the diversity of the community we operate within.</p> | <p>10.1 Accessibility checklist(s) and reviews are factored into our internal and external communication processes and guides relating to templates, documents, and audio-visual communications.</p> <p>10.2 Explore and create resources and learning for communications teams to embed accessibility into communications processes.</p> <p>10.3 As the Bank builds our image library, include images that represent our employee and customer base authentically, including people with lived experience of disability.</p> <p>10.4 Explore how Bendigo and Adelaide Bank employees can flag their preferred means of communication.</p> | <p>People &amp; Culture (Internal Communications).</p> <p>Consumer Banking (Marketing).</p> |





## Case study: BEN Ability

Championing the voice of lived disability experience to create a more inclusive organisation.

BEN Ability committee member, Belinda Leon, is using her experience to champion inclusion for people with lived disability experience.

As a committee member, Belinda focuses on supporting employees, especially those with disabilities, and identifying areas for improvement in BEN's approach to inclusion.

"When I don't have to mask or pretend to be neurotypical to survive, I experience significant improvements in all aspects of my life" said Belinda.



BEN Ability Committee Members: (Left to right) Belinda Dudderidge, Zac Sheehan, Belinda Leon, Chelsea Downing, Brianna O'Bryan, Justine Minnie..

While Belinda admits that speaking up can be exhausting and taxing, she says it is essential to creating change, and people need to hear it.

"Identifying barriers and areas for improvement is crucial to creating a more inclusive workplace," said Belinda.

Through this work, coupled with her own experiences, Belinda is implementing a peer support group on behalf of BEN Ability, specifically for employees who are neurodivergent. This initiative aims to address the identified gaps in support and provide a space for individuals with neurodiverse conditions to meet, support each other, and encourage one another.

The BEN Ability employee network now has over 100 members and will be releasing a new strategy to the Executive Leadership Team in late 2023.

This signifies a strategic uplift in the committee's operations and reinforces the focus Bendigo and Adelaide Bank has on embedding an inclusive and accessible organisation.





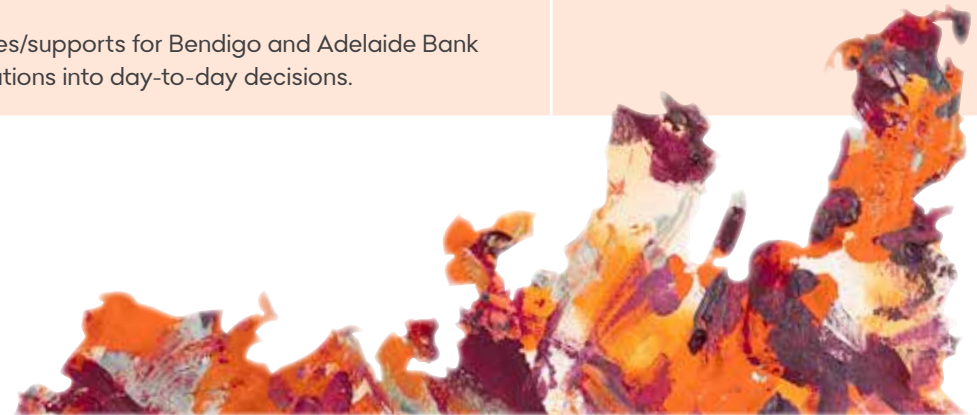
# Inclusive Design

By ensuring our physical and digital environments are accessible and adjustments are proactively made, we help create a community where people want to work, customers feel connected, and everyone can thrive. To this end, we want to help our people share their stories of inclusion, and work with our partners to promote and improve accessibility far and wide.

| COMMITMENT                                                                                                                                                                                           | ACTIONS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | ACCOUNTABILITY                              |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------|
| Our employees and partners responsible for property and facilities design and maintenance understand the wide range of disability access and universal design considerations that must be addressed. | <p>11.1 Develop Bendigo and Adelaide Bank standards and checklists for dignified access.</p> <p>11.2 Develop and deliver learning and resources that educate and create awareness of universal design principles and design elements that go beyond compliance.</p> <p>11.3 Formally consult with internal teams and working groups to inform the process and considerations when leasing new and refurbishing existing premises.</p> <p>11.4 Raise awareness about dignified access at Bendigo and Adelaide Bank, including sharing successes and opportunities.</p> | Finance (Financial Performance).            |
| Bendigo and Adelaide Bank's evacuation procedures consider the individual requirements of employees with disability.                                                                                 | <p>12.1 Review the Bank's Personal Emergency Evacuation Plan (PEEP) procedure.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | People & Culture (Employee Relations).      |
| Our Enterprise meetings and events are accessible and inclusive to people with disability.                                                                                                           | <p>13.1 Develop an events checklist and the Bendigo and Adelaide Bank guide to accessible meetings.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                               | People & Culture (Internal Communications). |

## Inclusive Design (cont.)

| COMMITMENT                                                                                                                                                                                            | ACTIONS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | ACCOUNTABILITY                                                                         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|
| <p>Bendigo and Adelaide Bank's digital platforms and applications are accessible.</p>                                                                                                                 | <ul style="list-style-type: none"> <li>14.1 Explore which platforms and applications Bendigo and Adelaide Bank can initially prioritise.</li> <li>14.2 Create minimum accessibility standards for requirements for new IT builds and changes.</li> <li>14.3 Explore how Bendigo and Adelaide Bank can undertake usability testing within the design phase of IT projects, in ongoing maintenance of platforms/apps and the website.</li> <li>14.4 Bendigo and Adelaide Bank's website(s) are accessible and conform to the Web Content Accessibility Guidelines.</li> <li>14.5 Explore learning, resources, and tools to support employees in Marketing and IT to create and maintain accessible and inclusive digital environments.</li> </ul>                                                         | <p>Transformation (Digital Banking, Technology).<br/>Consumer Banking (Marketing).</p> |
| <p>Bendigo and Adelaide Bank requires accessibility standards to be met when sourcing products and services and accessibility expectations are clearly articulated to our suppliers and partners.</p> | <ul style="list-style-type: none"> <li>15.1 Stipulate our commitment to accessibility in our Procurement Policy and support the development of an Accessibility Standard.</li> <li>15.2 Identify key suppliers and accompanying contracts that impact the inclusion of people with disability.</li> <li>15.3 Integrate Bendigo and Adelaide Bank expectations and requirements into the RfX package for sourcing events and the standard contract suite.</li> <li>15.4 Explore partners and suppliers who are disability led, employ people with disability and/or create accessible products and services.</li> <li>15.5 Update procurement decision making resources/supports for Bendigo and Adelaide Bank employees to integrate accessibility considerations into day-to-day decisions.</li> </ul> | <p>Finance (Enterprise Procurement).</p>                                               |



# Case study: Inclusive usability testing

In May 2023, Bendigo and Adelaide Bank commenced a major internet banking security upgrade to replace traditional security tokens with multi-factor authentication technology.

This new technology with self-service registration and recovery processes makes it easier and safer to bank with Bendigo and Adelaide Bank online, ensuring customers have the highest level of security when e-banking.

Matthew Long, Product Lead, said they embarked on an inclusive usability testing with [Vision Australia](#) to help refine design and delivery.

“The inclusive usability testing prepared us for the significant customer migration journey we were about to launch. It gave us confidence with the solution and allowed us to focus on specific issues that we weren’t aware of at the time. If we hadn’t discovered these findings, our customers could have experienced potentially serious friction when accessing their banking.

“This testing is an addition to our standard engagement with Vision Australia to do accessibility audits of our digital services. The review and following usability testing allowed us to adjust the customer experience with Vision Australia’s guidance, ensuring we would have the best possible security experience for our customers.

“We are proud to say that the new security upgrade is more inclusive of all customers and offers a range of security options customers can choose from. All participants successfully completed the migration, with the new multi-factor authentication options unanimously preferred over the traditional security tokens,” Matthew said.

Left to right: Matthew Long, Product Lead at Bendigo and Adelaide Bank.  
Hee-Won Ham, User Experience Consultant at Vision Australia.  
Elana Berton, User Experience Consultant at Vision Australia

## “ Vision Australia

The recent work Bendigo and Adelaide Bank had engaged Vision Australia’s Digital Access team to undertake is a great example of an organisation taking the correct approach to ensuring their platforms and services are accessible.

Often organisations approach accessibility as an add-on or something they can try and retrofit to an existing platform or service. Bendigo and Adelaide Bank has shown a dedication to accessibility from the early stages of design for their new verification system and have taken the key step of involving people with disability in testing through Digital Access user testing service to ensure their needs are being met.

This approach means obstacles to accessibility have been identified and resolved just like any other aspect of the design process. Banking is a vital part of everyday life and Bendigo and Adelaide Bank should be acknowledged for ensuring people with disability can carry this out independently, just like anyone else in the community.”

**Joshua Crawford**, National Manager Digital Access, Vision Australia.



## Our Community and Partners

With a national footprint, Bendigo and Adelaide Bank is uniquely positioned to address barriers to meaningful participation in communities across the country and we are pleased to be able to play our part.

| COMMITMENT                                                                                                                           | ACTIONS                                                                                                                                                                                            | ACCOUNTABILITY                                 |
|--------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|
| Maintain our valued partnerships to support Bendigo and Adelaide Bank, and the community, to be inclusive of people with disability. | 16.1 Continue with membership of Australian Network on Disability and periodically participate in the Access and Inclusion Index.                                                                  | People & Culture (Organisational Capability).  |
| Continue to place focus on the financial inclusion of customers with disability.                                                     | 17.1 Continue to link our Financial Inclusion Action Plan (FIAP) with our Access and Inclusion Plan to ensure alignment and to continue focus on financial inclusion of customers with disability. | Managing Directors Office (Customer Advocate). |
| Bendigo and Adelaide Bank will continue to support the Community Enterprise Foundation™.                                             | 18.1 Review community funding framework and tracking of Bendigo and Adelaide Bank's Community Enterprise Foundation™ and where focus can be placed on inclusion of people with disability.         | Corporate & Public Affairs (Social Purpose).   |



Left to right: Jesse Church (Branch Manager), Libby Bate (Deputy Chair), Jurgen Strauss (Director).

## Case study : Bendigo Bank House Geelong

Surf Coast and Geelong families can put the health of their children first after the opening of Bendigo Bank House, a specialist rehabilitation centre run by McKellar Kids' Rehab for children aged 0-25 years.

### Banking on health for the family.

Fraught with budgeting concerns, the initial campaign fundraiser was \$500,000 short of their \$3.6 million target when Bendigo Bank and its Community Bank directors stepped in to fund the gap.

Thrilled to see their four-year fundraiser a success, the McKellar Kids' Rehab named their premises Bendigo Bank House in recognition of the important contribution.

Opening in May 2022, the centre provides specialised rehabilitation services for children with traumatic brain injuries, spinal injuries, strokes, cerebral palsy, or children in need of treatment after cancer.

Available to families with children aged 0-25 years, the facility offers a rehabilitation gym, therapy kitchen, outdoor therapy garden and child-friendly treatment rooms.



# Governance

Governance has been established to support the longevity of the Accessibility and Inclusion Plan 2024-26.

The Plan is a key deliverable of the Bank's Diversity and Inclusion Strategy: Belonging at BEN. Through its focus, the AIP will enable Bendigo and Adelaide Bank to extend its diversity efforts outward to support customers and the communities in which the Bank operates.

To secure the longevity of the AIP, actions are assigned to divisions and roles – not any one individual. The AIP is supported by the following roles:

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**Executive Sponsor:** Andrew Morgan is the Executive Sponsor of Accessibility and Inclusion at Bendigo and Adelaide Bank. As part of this role, Andrew is the Champion of Bendigo and Adelaide Bank's Access and Inclusion Plan.

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**Chief People Officer:** Louise Tebbutt is the overall owner of the Access and Inclusion Plan, with the Diversity & Inclusion team managing the governance of the plan.

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**Action Owners:** this group are accountable for the delivery of the actions they own within the Access and Inclusion Plan. They are senior leaders from across the Bank who have accountabilities aligned to the identified focus areas of the plan.

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**Implementation Leads:** this group supports their Action Owners to deliver on their actions. They have decision making authority, access to Action Owners, work in the relevant business area, and actions will be aligned to their day role.

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## Contact us

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Visit us in person at your nearest  
Bendigo Bank branch.

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Call 1300 BENDIGO

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[bendigobank.com.au](http://bendigobank.com.au)

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The Bendigo Centre  
PO Box 480, Bendigo VIC 3552.

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