

Prosper and Grow

Accessibility Action Plan, 2013

Fast facts

Diverse, inclusive and accessible

The 36,000 employees who work for Westpac Group look after the banking, wealth, insurance and advice needs of the 12 million customers, 565,000 shareholders and broad range of communities we serve across Australia, New Zealand, Asia Pacific and other geographies.

Westpac Group facts*

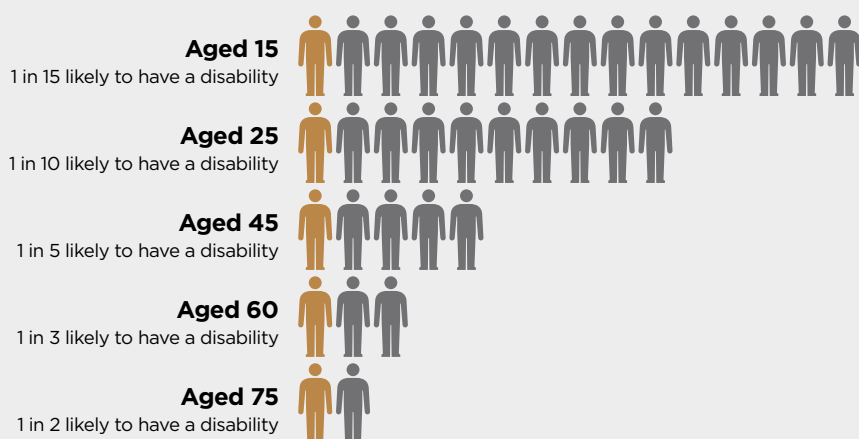
- **12.1%** – estimated representation of employees with disability working for Westpac Groupⁱ, which is above the estimated 9.9% participation rate of people with disability in the Australian workforceⁱⁱ.
- **68%** – employees who believe we're leveraging the diversity of our workforce to serve our customers.
- **62%** – employees who participate in flexible work arrangementsⁱⁱⁱ, with 82% anticipated to ask for some form of flexible working in the next 3 years.
- **49%** – employees who are carers^{iv}, with 15% caring for someone who is elderly or who has a disability.

*Westpac Group Diversity & Flexibility Survey, 2012.

Australian disability facts

- **4 million** – or one in five Australians has a disability (Australian Bureau of Statistics, 2009).
- **65%** – people with disability who would consider moving their banking to a financial services company that shows leadership in providing disability confident customer service (Australian Network on Disability, 2012).
- **5.5 million** – Australians who are carers of children, ageing parents and family members with disabilities or health issues (Australian Human Rights Commission, 2013 as sourced from the Australian Bureau of Statistics).
- **92%** – of primary carers for children with disability are women (Australian Human Rights Commission, 2013 as sourced from the Australian Bureau of Statistics).

Australian disability by age breakdown^v



i. Up from 10.4% in 2010.

ii. Source: ABS 44300DO001_2009 Disability, Ageing and Carers, Australia: Summary of Findings, 2009

iii. Up from 44% in 2010.

iv. Compared with 44% in 2010.

v. Provided by Australian Network on Disability – analysis of 2009 ABS data

Cover photo: Westpac Group's ABLE Employee Action Group for Accessibility is the advocate for customers and employees with disability or accessibility requirements. Find out how this team is making a difference on page 14.

Creating a real and sustainable difference



A word from our Chief Executive Officer

It is my pleasure to present the Westpac Group's 2013 Accessibility Action Plan.

As Australia's first bank, for many years we have been committed to building an accessible and inclusive organisation where all our employees, customers and community members feel welcome and are supported to achieve their goals.

Our vision for accessibility is to create a real and sustainable difference in the lives of people with disability.

We have a number of inspiring role models in our organisation. Employees such as CJ Grogan, who works as a teller at Westpac's Market and Clarence Streets branch in Sydney. CJ is an ambassador for our inclusive workplace culture - not only is he a fantastic banker but he is also a wheelchair basketball athlete with aspirations to compete in the next Paralympics. With the support of Westpac and his manager he now works flexibly so he can give 100% to both his customers and his training.

The Westpac Group aims to provide meaningful and satisfying careers for people with disability. This support is embedded in our policies, tools, and other resources.

This refreshed 2013 Accessibility Action Plan will see a continuation of this. We remain committed to the focus areas we introduced in 2011 which include:

- Universal Design
- Integrated Diversity
- Shared Voices and
- Empathetic Action.

Together with the new commitments contained in these pages, I am confident the action we take across these areas will help us achieve our vision to be one of the world's great companies, helping our customers, communities and people prosper and grow.

It's part of who we are and how we're creating an inclusive workplace.

A handwritten signature in dark ink that reads "Gail Kelly". The signature is fluid and cursive, with the first name "Gail" and last name "Kelly" clearly distinguishable.

Gail Kelly
Chief Executive Officer
Westpac Group

About Westpac Group

Our business

Westpac Group has a proud history as Australia's first company and first bank. In 2017 we celebrate our 200th anniversary of establishment and we'll have much to celebrate. We're proud of our reputation as one of the world's most sustainable companies.

To see us well beyond our third century of operating as a company, we're committed to building a stronger bank that supports the needs of all our customers, employees and the community more broadly.

Our three customer-facing divisions serve 12 million customers.¹

- Australian Financial Services (AFS) encompasses our retail and business banking operations in Australia and includes the businesses of Westpac Retail & Business Banking, St.George Banking Group incorporating the St.George, Bank of Melbourne, BankSA and RAMS brands; and our BT Financial Group wealth and insurance business;
- Westpac Institutional Bank serves our commercial, corporate, institutional and government customers. The division also incorporates Westpac Pacific, which provides banking services for retail and business customers in seven Pacific Island Nations; and
- New Zealand Banking, which delivers banking, wealth, and insurance products for consumer and small-to-medium business customers in New Zealand.

The supporting business units in the Westpac Group include: Group Services – encompassing technology, banking operations, legal, and property services; Group Treasury; and, core support, which comprises those functions performed centrally, including finance, risk and human resources.

Our vision

The richness of the experience we've gained over the last 196 years creates the foundation of what we stand for and on which our company vision is based – 'to be one of the world's great companies, helping our customers, communities and people to prosper and grow'.

Our business strategy seeks to deliver on this vision by providing superior returns for our shareholders, building deep and enduring customer relationships, being a leader in the community and creating an environment where the best people want to work – and where people with disability are welcomed.



An accessible workplace: Nick Taylor is a Paralympian who is able to balance having a rewarding career in Westpac Group alongside competing in tournaments and meeting his training requirements.

1. This Accessibility Action Plan covers our business in Australia only.

Westpac Group's values

Our values are closely linked to our vision and guide Westpac Group employees in how we think and act.

Delighting Customers

We delight our customers by deeply understanding and exceeding expectations.

One Team

We work together respectfully to deliver the best outcomes for our customers and the organisation.

Integrity

We are each accountable for our actions, our honesty and doing the right thing.

Courage

We have the courage to think boldly and find new ways of doing things.

Achievement

We pursue personal, team and business excellence.



Talking ATMs:

Accessible design features are considered when making ATM or EFTPOS investment decisions.

Creating opportunities:

Employment service JobSupport has assisted with placing employees with mild intellectual disability into satisfying roles in our business. Jennifer Sullivan and her people leader Ted Arthur from our Partnership Services team are role models for the success of this approach.

2011 Accessibility Action Plan achievement highlights

In our 2011 Accessibility Action Plan we introduced our strategic themes of Universal Design, Integrated Diversity, Shared Voices and Empathetic Action to highlight the areas where we felt we could make the greatest difference in the lives of people with disability.

We've made good progress in addressing the deliverables outlined against these themes in our 2011 Action Plan. There are also many actions we've achieved over and above what we committed to and which have delivered significant enhancements for our employees and customers.



Universal Design

We believe that products, services and environments should be designed in such a way that the whole community can access them.



Integrated Diversity

We believe that healthy teams and communities are diverse and integrated and that each individual brings something special to the whole.



Shared Voices


We believe that shared stories and experiences build understanding, break down barriers and destroy misconceptions.




Empathetic Action

We believe empathy without action can become dangerously close to pity; we see empathy as a starting point from which to deliver tangible action.

Here are some of the highlights we're most proud of:




Strategic theme	What we said we'd do	Key deliverable achieved
	Use our 2010 Diversity Survey to enhance our current policies, programs and educational investment.	<ul style="list-style-type: none"> ■ Acting on direct feedback from employees we established the ABLE Employee Action Group employee network to champion accessibility in our business. At May 2013 there are 50 members from across our business participating in this important employee network. ■ Launched the Personal Evacuation Emergency Plan, to accommodate the specific needs of employees with disability who have self-identified. ■ Ran the second Westpac Group Diversity and Flexibility Survey in 2012 to acquire fresh employee feedback on accessibility priorities from our employees to assess our progress and inform future initiatives.
	Recruitment team to engage applicants with disability to seek feedback on the accessibility of our hiring processes.	<ul style="list-style-type: none"> ■ Created opportunities to place people with mild intellectual disability into successful and satisfying roles in our business, through our well established relationship with employment service JobSupport. ■ Offered internships and work experience for university students with disability in areas such as finance, technology and operations through the Australian Network on Disability's Stepping Into program. ■ Supported our in-house recruitment team and people leaders in creating an accessible workplace by developing a workplace adjustment checklist used during the hiring process. ■ Ensured our recruitment process and graduate program are inclusive for people with disability and sought ongoing feedback from recruits to ensure continuous improvement.
	New suppliers to have accessible workplaces and policies around accessibility.	<ul style="list-style-type: none"> ■ Asked businesses in our supply chain who provide goods and services to Westpac Group to provide evidence that their workplaces are free of discrimination and have good diversity practices in place.

Strategic theme	What we said we'd do	Key deliverable achieved
	Build managerial and work-life capability, as well as disability confidence.	<ul style="list-style-type: none"> Developed Westpac Group's 'Managers' Guide to Disability in the Workplace' in conjunction with the Australian Network on Disability (AND), increasing people leader capability in employing and supporting team members with disability. Created 'Breaking Down the Barriers - Westpac Group's Accessible Banking Guide' with AND. This has built the capability of our employees to assist customers with disability and give them a consistently outstanding service experience.
	Pilot live captioning.	<ul style="list-style-type: none"> Piloted AI Media's live captioning technology, which is now available for employees who are Deaf or hearing-impaired, allowing them to participate fully in meetings.
	Make tools and technology available to employees.	<ul style="list-style-type: none"> Revised our online learning module design guidelines following review by employees with disability, ensuring our internal training programs are accessible for everyone. Continued providing in-house, full time Auslan sign language interpreters, facilitating communication between Deaf team members and their colleagues at our Concord West worksite. The interpreters also deliver Deaf Awareness training and provide their service at events such as Westpac Group's Annual General Meeting for shareholders.
	Migrate product documents from PDF to HTML.	<ul style="list-style-type: none"> Commenced a project to explore an accessible standard for customer documents uploaded onto our web sites in PDF format, so they are accessible for people using screen-reading software. Work will continue in the 2013 Accessibility Action Plan.
	Closed captions in TV ads for our RAMS business.	<ul style="list-style-type: none"> Introduced closed captions in RAMS TV advertisements to assist people who are Deaf or have hearing impairments, which has become a standard marketing practice which will be expanded to all our TV commercials in our 2013 commitments.

Financial support: Our St.George Foundation and Westpac Foundation charitable trusts continue to assist organisations supporting people with disability or ongoing health conditions.



2011 highlights continued

Strategic theme	What we said we'd do	Key deliverable achieved
	Google Street View turned on to show branch access.	<ul style="list-style-type: none"> ■ Included Google Street View in our online search facilities so customers using our websites can view the access to a branch, across all our banking brands.
	New branches conform to Building Codes for accessibility subject to heritage, landlord and site constraints.	<ul style="list-style-type: none"> ■ Ensure accessibility is considered by our Property teams in the refurbishment and new design of premises, by following the Disability (Access to Premises-Buildings) Standards, which aim to achieve better access to buildings. ■ Enhanced branch accessibility through the delivery of the first 'Bank Now' branches for Westpac Retail Bank. The new open plan layout facilitates leading edge, best practice design for accessibility. Branches currently configured in this format include Sherwood, Surfers Paradise and Indooroopilly in Queensland; Elsternwick and Traralgon in Victoria, Wanneroo and Belmont Forum in Western Australia and Marion and King William Street – Adelaide in South Australia.
	Use communications channels to unearth great ideas for accessibility and increase employee awareness.	<ul style="list-style-type: none"> ■ Celebrated International Day of People with Disability to grow employees' accessibility awareness. This 3 December campaign is now a standard event within our annual diversity calendar. It has helped source new ideas for accessibility, such as modifying our events booking system to enquire whether attendees have any special meeting or event requirements. ■ Regularly engaged with key external stakeholders such as AND and the Australian Human Rights Commission to seek feedback on improving the experience for our customers and employees with disability.
	The Westpac Group Diversity Council continues to oversee the development and outcomes of our strategy and actions.	<ul style="list-style-type: none"> ■ Provided regular updates on accessibility to Westpac Group's CEO, the Accessibility Executive Sponsor and the Executive Leadership Team through the Diversity Council, which reviews progress quarterly and reports outcomes to the Westpac Group Board.

Facilitating communication: We've continued our commitment to providing in-house, full-time Auslan sign language interpreters with Paula Bun (standing, right) assisting people leaders such as Sharron Clemmett (standing, left) with running inclusive team meetings.



2011 highlights continued



Accessible careers: Ben Gibb is a Risk and Compliance Analyst in Westpac Pacific and an advocate of inclusive career paths in Westpac Group, after joining as a Graduate in 2010.

Easier banking: More products are now available online, for example when opening accounts.



Additional accessibility initiatives delivered include:

- Easier access to telephone banking for customers with disability, as the interactive voice response system now allows more time for customers to provide their details. Speech-enabled call direction also allows customers to access bankers without using a keypad.
- More products are now available online so customers don't need to go into a branch, for example when applying for a personal loan or opening accounts.
- Over the last two years we provided around \$1,987,000 in financial support through the St. George Foundation and Westpac Foundation to organisations such as Riding for the Disabled, Australian Transplant Games, Sailors with disabilities and Sensorium Theatre. We also matched all employee donation dollars made to charities supporting people with disability or health-related issues through Westpac Group's Matching Gifts program. During the last 2 years we donated just over \$1.3 million to around 250 charities, matching the contribution our employees made.
- Developed the capability of organisations that support people with disability through Westpac Group's Organisational Mentoring Program. Employees have volunteered their business skills to organisations such as Ballarat Regional Industries which provides employment and training opportunities to people with disabilities and disability employment service Epic Employment.
- The 2012 Westpac Community Treasurers' Awards recognise the appreciation of the immense contribution community treasurers make to their community groups and Australia. Three winners, including Mental Illness Fellowship Queensland, were chosen for their excellence in financial management to help secure the sustainability of their organisations. Each organisation won \$5,000 for their organisation as well as \$5,000 worth of tools and training.
- Hosted the Australian Human Rights Commission's launch of the 'Investing in Care: Recognising and Valuing Those Who Care' report on the impact of unpaid care on the workforce participation, retirement incomes and savings of carers, including those who look after people with disability in January 2013.

2011 highlights continued

Breaking Down the Barriers to Banking

To ensure employees give consistently great service to all our customers, we developed Westpac Group's first-ever Accessible Banking Guide, 'Breaking Down the Barriers to Banking' in consultation with the Australian Network on Disability (AND). Including a foreword by Brian Hartzler, Chief Executive, Australian Financial Services for Westpac Group, the Guide highlights what our people can do every day to make banking for their customers more accessible – whether in the branch or business banking centre or via our contact centres.

It provides helpful tips on communicating confidently, putting accessibility into practice and sources to get more information. For example, it states: "The best approach is to treat each person as an individual. The only way to find out what each person needs is to ask. Anticipating that every customer might need to be communicated with slightly differently or need some additional assistance will make you truly customer focused for every customer."

Suzanne Colbert, CEO of AND says making this guide available to employees will help support customers with disability.

"This is a great example of a tool that empowers everyone to be champions for accessibility," Suzanne says. "It's practical, empathetic and above all, customer-focused so that everyone can play a role in making it a more accessible bank for all customers. We congratulate Westpac Group on developing this industry-leading initiative."

01
INTRODUCTION

02
THE FACTS - PUTTING DISABILITY IN PERSPECTIVE

03
THE LEGAL POSITION

04
OUR ROLE AS BANKERS

05
COMMUNICATING CONFIDENTLY

06
PUTTING ACCESSIBILITY INTO PRACTICE
ACROSS OUR NETWORK

07
HELP, CONTACTS AND
MORE INFORMATION

08
FEEDBACK, FUTURE IMPROVEMENTS AND
YOUR EXPERIENCES

09
ACKNOWLEDGEMENTS

Westpac GROUP


< A A >

You are here » Introduction

Australian Network on Disability

THE FACTS - PUTTING DISABILITY IN PERSPECTIVE »

01
INTRODUCTION



» These guidelines will help you make sure all our customers can access our banking services how they see fit; be it in the branch or business banking centre or via our contact centres. The guidelines won't cover every scenario but will highlight some of the ways you can make banking more accessible. The first step is always asking the customer how you can help. Colleagues and your People Leader may also have insights.

Brian Hartzler, Chief Executive, Australian Financial Services

Our business prides itself on providing exceptional service to all customers and so I am delighted to put my support behind the launch of this guide.

We are here to help: in both the big and the small things that matter to our customers, no matter who they are or what their circumstances. With that in mind, we are always looking for ways to improve. This guide will help you be informed about supporting customers who have difficulty accessing banking services and ensure you're not creating barriers for them through your attitudes and actions.

All Australians are entitled to access banking services, so I ask you to please provide the best service experience for all our customers who have a diverse range of needs.

10

Our 2013 Accessibility Strategy



Growing our commitment

Westpac Group remains committed to building an accessible and inclusive company for the long term, one that increases the participation of people with disability in Australian employment and business.

Producing Accessibility Action Plans allows us to keep driving positive change. To maintain momentum we regularly review progress, seek opportunities for further innovation and refresh our commitments.

Our aspiration is to be one of the world's great companies for diversity and flexibility by continually seeking opportunities for innovation and best practice.

Specifically, our vision for accessibility is to provide a supportive culture and create an inclusive workplace which helps us more closely reflect the needs of our employees, and the customers and communities we serve every day. It's about connecting with their financial aspirations, so they can prosper and grow.

Support for our accessibility agenda is driven from the highest levels of our business. Our CEO Gail Kelly chairs Westpac Group's Diversity Council, with the Executive Team representing

the various areas of our business. Progress against the Accessibility Action Plan is reviewed quarterly, ensuring we're making the right investments and delivering to our commitments.

We know that this focus makes sound business sense as people who feel included and valued are more likely to recommend our company as a great place to work for and bank with. Our approach is about creating a real and sustainable difference to the lives of people with disability.

We ensure, wherever possible, that new property developments and refurbishments are compliant with the Building Code of Australia, subject to heritage, site and landlord constraints, and continue to pursue best practice in building design.

We benchmark ourselves against global accessibility best practice and aim to enhance the content and design of our web sites so they're accessible for customers with disability, such as providing text alternatives for all images used online. Banking industry guidelines continue to guide our ATM and EFTPOS fleet investment decisions, to ensure we provide access to people with different accessibility needs.



Accessibility vision: Providing a supportive culture and creating an inclusive workplace helps us more closely reflect the needs of our employees, and the customers and communities we serve every day.



Our accessibility strategy continued

Asking for feedback

The significant demographic shifts we are currently experiencing, primarily an ageing population, mean we have to think differently about how those with special needs in the community are supported. As Australia's first bank we want our employees and customers to prosper and grow, by offering fulfilling careers and opportunities for everyone to secure their financial futures.

This is a unique period of history in the lives of people with disability and we have a great opportunity to play a leadership role in effecting positive change in their lives as customers, employees and in the broader community.

Supporting people with disability has been recognised as a key policy priority through the Government's National Disability Strategy and subsequent National Disability Insurance Scheme.

To ensure that our Accessibility Action Plan represents the views of people with disability, we sought feedback from a wide range of stakeholders on how we could continue making a positive difference.

Our employees had their say in our 2012 bi-annual Diversity & Flexibility Survey, which shows that we are making good progress in accessibility. We're delighted that our level of disability disclosure has increased with the estimated representation of employees with disability up from 10.4% in 2010 to 12.1% in 2012, with 65% of employees feeling their needs are accommodated. We are incredibly proud that we have one of the highest levels of disclosure across corporate Australia.

Engaging key community stakeholders during the development of this Accessibility Action Plan has given us valuable insights into the needs of people with disability in the community. Focus groups with organisations such as the Australian Network on Disability (AND), Vision Australia, The Deaf Society of NSW, Carers Australia and the Australian Society for Intellectual Disability have guided our new commitments.

We also commissioned AND research, asking what people with disability wanted from their bank and are grateful to all our stakeholders for sharing their feedback on how we can continue to improve our support for people with disability.



Supportive culture: Marilyn Challita and Christine Bible benefit from having full-time, in-house Auslan interpreters at our Concord West worksite.

Championing accessibility

As Westpac Group's Chief Operating Officer I lead a number of businesses whose primary focus is to make it easier for our customers to do business with us – and that means all our customers.

That's why I'm especially proud to serve as Executive Sponsor of Westpac Group's ABLE Employee Action Group for accessibility. This is a network of more than 50 volunteers who are committed to ensuring our staff find Westpac Group a supportive place to work, our customers with disabilities enjoy an easy, consistent banking experience and that we are playing our role in supporting accessibility in the community.

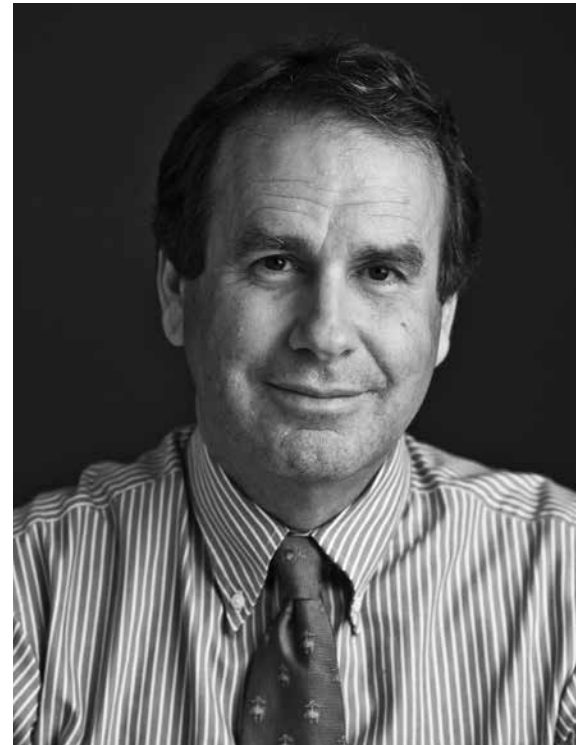
The Accessibility Action Group is making a real difference in creating positive change as part of our broader accessibility strategy through taking action, rather than simply talking about it.

For example, last year the group assisted in the development of our Accessible Banking Guide 'Breaking down the barriers to banking'. Launched on International Day of People with Disability, this dedicated guide for frontline staff helps ensure our customers have a consistent experience across our branches, business banking and contact centres.

The team has also developed guidelines on creating work documents that can be accessed by all Westpac Group employees, including those using screen-reading software.

As Executive Sponsor, I'm also committed to playing my part in championing accessibility at the highest levels in the organisation. Whether it's through discussions at the Diversity Council with the CEO and Executive Team or in the business more broadly, I believe it's vital that creating an inclusive and supportive culture is top of mind for everyone.

The launch of our refreshed 2013 Accessibility Action Plan is another step forward in advancing our accessibility agenda. The progress we've made through our last few years' action plans



has set a solid foundation for continuing to build an organisation that is accessible to all. I am very confident the commitments we're making for the next two years will lead to further changes that enhance the lives of our employees, customers and the broader community.

As we move towards 2017 and our 200th birthday, one of our key objectives is to continue making even greater enhancements in the lives of people with disability, so we more closely reflect the communities and customers we serve. I see this as a real and tangible step towards our vision of helping our customers, communities and people prosper and grow. I know this Accessibility Action Plan will help us get there by demonstrating Westpac Group's leadership in accessibility through our commitment to building an accessible and inclusive organisation.

John Arthur
Executive Sponsor
ABLE Accessibility Action Group

Case study: Accessibility Employee Action Group

Championing accessibility

Our ABLE Employee Action Group for accessibility gives employees the opportunity to help create positive change in our business as part of our broader accessibility strategy.

This employee network of volunteers was formed in 2010, after Westpac Group's inaugural diversity audit showed that our people wanted to be active in driving change in our organisation.

Starting out with just a handful of members, it has since grown to include 50 passionate people from across all areas of our business. Membership includes people both with and without disability, who all strongly believe in accessibility for everyone. To this end, their mission is to be the advocate for customers and employees with disability or any other accessible requirement.

The team has executive-led support through John Arthur, Westpac Group's Chief Operating Officer who is a direct report of CEO Gail Kelly, as the Executive Sponsor. He champions the agenda at all levels of the organisation and supports the initiatives the group delivers.

Action driven

This network provides Westpac Group with a powerful advantage by providing insightful views on how best to support people with disability. Majella Knobel, a Service Manager in the Technology business unit, is Chair of the Accessibility Action Group and has been an active member since its inception.

"The group is about action and advocating the change we want to make," she says. "We're driven by results and getting people across our business involved to make accessibility part of everything they do. The diversity of this group – their experiences, skills, backgrounds and the business areas they represent, gives us a rich source of skills and experience to channel into advancing accessibility in our business."



ASSISTING BETTER LIVES FOR EVERYONE

The ABLE Action Group's Mission

The Accessibility Action Group is the advocate for customers and employees with disability or accessibility requirements, enhancing Westpac Group's diverse and inclusive culture to deliver an improved experience for all.

Outcomes the ABLE Employee Action Group is most proud of include developing guidelines on creating work documents that are accessible by everyone, including those using screen-reading software.

The team has also been integral in making our annual International Day of People with Disability employee awareness campaign a success, delivering training to engage employees in accessibility, as well as role modelling the successful employment of people with disability through story telling and case studies. They also represent Westpac Group at external conferences and speaking engagements to share their best practice and learning with others.

"We're well placed to do even more," Majella says. "I want others to join in our journey and have set a target of growing membership of this group by 20% every year."

Doing the right thing

Apart from giving of their time, skills and influence, ABLE Employee Action Group members also get a lot of enjoyment out of their involvement. Carlos Lumi, a Customer Relations Consultant in BT Financial Group says: "This is a topic I'm personally passionate about. I joined to learn more about assisting customers with disability and wanted to help make our business even more accessible for everyone."

Paula Bun, Auslan sign language interpreter at Westpac Group says being part of the team means she gets her voice heard in breaking down the barriers that people who are Deaf often face. "I bring a deep understanding of the Deaf community to the table and play a role in helping educate others about doing the right thing."

2013 Accessibility Commitments



Prosper and grow

Guided by our four strategic accessibility themes of Universal Design, Integrated Diversity, Shared Voices and Empathetic Action, we continue to work on making a positive difference for people with disability.



Our vision for accessibility and new commitments

There are a number of new commitments we're making in this Accessibility Action Plan. These will allow us to make even greater enhancements in the lives of people with disability, or those with other accessibility needs over the next two years.



Importantly, they enable the delivery of our vision for accessibility – providing a supportive culture and creating an inclusive workplace that helps us more closely reflect the customers and communities we serve every day.



The areas where we believe we can make the biggest impact for our workforce, customers and community by improving accessibility are:

1. Employment, training and career development:

Creating an inclusive workplace culture that truly embeds accessibility and ensures that our people leaders are committed and equipped to creating fulfilling careers for all team members, resulting in one of the highest number of employees in corporate Australia disclosing they have a disability.

2. Financial independence: Growing the financial independence and knowledge of people with disability by offering training, education and services that meet their needs.

3. Embedded accessibility in banking products and services: Enhancing the accessibility of banking channels so all customers have a consistent and outstanding experience whenever and however they bank with us.

4. Accessible communities: Sharing our experience in making accessibility a priority with other Australian organisations by joining with community and business partners to increase employment and development opportunities for people with disability in the community.

5. Accessible communications: Creating opportunities to positively represent disability in the design and creation of our customer communications and product materials.



Committed to accessibility continued

Westpac Group's 2013 Accessibility Action Plan commitments over the next two years

Commitment	Action	Outcome
1. Employment, training and career development	Encourage employees to participate in AND's PACE Mentoring Program.	Develop the job skills, opportunities for and workplace confidence of people with disability to enhance their employment prospects.
	Increase the amount of people with disability applying for roles at Westpac Group by growing our presence as an employer of choice for people with disability in our recruitment channels, including social networks such as LinkedIn.	Enhance the promotion of available jobs for people of all abilities and our inclusive recruitment process.
	Provide unconscious bias training to our recruitment team to raise their awareness of how personal perceptions may influence hiring decisions of people with disability.	Further empower internal recruitment managers to support the hiring of people with disability and remove bias from the recruitment process.
	Integrate accessibility for employees with disability as a design consideration when developing new learning modules.	Employees have equal opportunity to develop their skills to grow and flourish in their careers.
	Roll out the Wellbeing at Westpac tool and training to support the mental health and wellbeing of our employees.	Improve the quality of our employees' working lives through wellbeing plans and education.
	Roll out an internal disability awareness program to increase employee confidence in being advocates for accessibility through our Accessibility Action Group.	Employees across Westpac Group play an active role in making us an accessible organisation to bank with and work for.
	Grow work experience placements for university students through AND's Stepping Into program.	Provide meaningful work experience as a pathway to employment through our Graduate program.
2. Financial independence	Offer accessible education programs designed to increase financial literacy through Westpac's Davidson Institute.	Build financial literacy skills and confidence through accessible online training tools and programs.
3. Embedded accessibility in banking products and services	Expand the Auslan sign language interpreting service for in-branch appointments, already available to Westpac Retail bank customers, to all customers of Westpac Group.	Enhance the accessibility of branch conversations for customers who are hearing impaired and use Auslan sign language.
	Integrate accessibility as a key element of our customer-centred design process in the rollout of new products and services.	Accessibility is considered as a key customer requirement during the design phase of new projects and services.
	Continue improving the accessibility features of our mobile banking applications.	Enhance mobile device and tablet banking application accessibility for our customers and ensure websites designed for mobiles and tablets are accessible.
4. Accessible Communities	Assist our not-for-profit customers in the disability sector by enabling them to enhance the services they offer those with disability by: <ul style="list-style-type: none"> ■ sharing Westpac Group's best practice on diversity, flexibility and inclusion, ■ seeking opportunities for employment partnerships ■ transferring business skills through our organisational mentoring program. 	Deepen relationships with social sector organisations to realise positive outcomes for people with disability, by enhancing the community support they provide.
	Modify the Sustainable Supply Chain Policy for suppliers of services to Westpac Group to include a specific consideration of accessibility in their own businesses and encourage the development of Accessibility Action Plans for those that haven't got these in place.	Suppliers grow their commitment to developing their own diverse and accessible workplaces, products and services, for their employees and customers.
5. Accessible communications	All new customer material provided in PDF format on our web sites to be accessible for customers with vision impairments who use screen reading technology.	Provide accessible customer literature and documentation.
	Integrate accessibility and represent disability in our brand and marketing through captioning of visual material and ensuring people with disability are empathetically represented in campaigns.	Develop brand campaigns and marketing which are accessible for and representative of people with disability.

Case study: Role modelling ability

Westpac Group encourages and calls out role models for ability in our organisation and the community. We're particularly proud that we have a number of employees who are also Paralympians.

To allow sportspeople to meet their training and games attendance requirements while still having a rewarding career, employees can access various forms of support. This includes Sporting and Games Leave for athletes who compete at international, national or state levels, as well as team managers, coaches and umpires, or escorts for competitors with disability.

We know our people value flexibility which allows them to meet their work and life commitments. 82% of employees will require some form of flexible work within the next three years, with 62% currently working flexibly (Westpac Group Diversity & Flexibility Survey 2012).

Thinking big: Working flexibly allows CJ Grogan to give 100% to both his customers and his training in his campaign to represent Australia.



Flexible support

Wheelchair basketball athlete, CJ Grogan, has the next Paralympics in his sights. This teller at Westpac's busy Market and Clarence Street branch in Sydney's CBD works 3 days a week, so that he can train for the nationals in his campaign to represent Australia.

To support CJ to perform at his best, Westpac Group's reasonable adjustment process helped ensure his workplace was accessible. The Manager's Guide to Disability in the Workplace assisted his manager in welcoming CJ into the team and ensuring his needs were met.

"Having the flexibility to work part-time allows me to give 100% to my customers when I'm at work and 100% to my training on the other days, it's a great outcome for everyone," CJ says.

Nick Taylor, a Senior Business Analyst in the Australian Financial Services Digital team and silver medallist, competed at the 2012 London Paralympics as a member of Australian wheelchair basketball team, The Rollers.

Training at an elite level requires commitment. Nick says he has been fortunate to have managers and colleagues that share his passion for sport and been extremely supportive. "I've been able to balance having a rewarding career with Westpac Group alongside competing in tournaments and meeting my training commitments," he says.

Matt Levy, a Change Analyst for Customer Contact Centres, is a Paralympic gold medal-winning swimmer, who represented Australia at both the Beijing and London Paralympics, and is currently training for the World Championships in August 2013. His achievements in London included winning a gold, a silver and 3 bronze medals.

"One of the things I appreciate working for Westpac Group is we support people of all abilities and encourage them to shine," Matt says. "That filters through the culture of the entire organisation."

Heath Francis OAM, a Senior Associate in Westpac Institutional Bank who represented Australia at three previous Paralympics as a track athlete, joined the Graduate Trainee Program in 2010, while preparing to compete in the Commonwealth Games.

"Westpac allowed me to complete my graduate year in the Canberra Commercial Banking Centre so I could continue training at the Australian Institute of Sport," Heath says. "My core work hours were also adjusted so I could begin and finish early, to fit in five hours of training in the evening."

Case study: Supporting our carers

With nearly 5.5 million Australians who are the unpaid carers of children, ageing parents and family members with disabilities or health issues such as chronic illnessⁱ, the issue of unpaid care impacts business, society and the Australian economy more broadly.

Valuing the work of unpaid carers requires social, business and economic recognition of their importance and the assistance they provide. With 49% of our employees having caring responsibilities, of which 15% care for someone who is elderly or who has a disabilityⁱⁱ, Westpac Group is committed to creating a supportive environment that accommodates our carers' needs.

Our comprehensive carers' leave policy allows employees to care for someone in their family when they are sick or injured, recovering from surgery or involved in an emergency. We also offer a wide range of flexible work options, recognising that employees with caring responsibilities may need different types of flexibility, depending on their circumstances.

For employees who care for an older dependant, we offer an Eldercare Kit to help our people understand what is available in the community, provide information on specific government and community support services and checklists to assist in making key decisions.

To support our Accessibility Action Plan, we're investigating other options, such as developing a comprehensive carers' toolkit, to assist our people with meeting their work and caring commitments.

Filling a multitude of roles

Lisa Jackson is the single mother of an active, football and surf-lifesaving 15-year old son. She commutes from the NSW Central Coast to the Sydney CBD in her role as an Operational Branch Design Manager and is also the primary carer for her mother who has dementia.

The flexible work options she takes advantage of are working from home or her local Business Banking Centre at Erina or Newcastle on the days she has to be near home. "Westpac Group has been extremely supportive of my circumstances and the multitude of roles I have to fulfil in my life," Lisa says. "My manager allows me to shift my core hours so I can start work at 6am and leave early in the afternoon if I need to get my mum to a medical appointment. It's great to know that having the support when I need it won't negatively impact my career or work opportunities."

One day at a time

Jill Slater loves her job in BT Financial Group as a compassionate Case Manager, helping customers through challenging times when serious illness impacts them or their family members. Her empathy stems from personal experience – since her mother has passed away she is the primary carer for her father who has Alzheimer's disease.

Jill appreciates Westpac Group's flexible work practices which allow her to meet her customer and family commitments. Her father phones her several times daily and is heavily dependent on her for emotional, physical and financial assistance. "My manager is very supportive and allows me the flexibility to take my dad to medical appointments if needed," Jill says. "But more than that, he takes a personal interest in my dad's wellbeing which makes me feel valued and supported."



- i. Australian Human Rights Commission, 2013 as sourced from the Australian Bureau of Statistics.
- ii. Westpac Group Diversity & Flexibility Survey 2012.

Supporting our carers: Lisa Jackson works flexibly to meet the demands of the multiple roles she has to fulfil in her life, including being the primary carer for her mother who has dementia.

Glossary

Explaining some of the terms used in this document

Accessibility Employee Action Group

Westpac's network of employees who have volunteered to champion accessibility in our business.

AI Media

Access Innovation Media creates innovative economic access solutions that transform the experience of life for many people.

AUSLAN

This is an acronym for Australian Sign Language, and is the sign language of the Australian Deaf community.

AND

The Australian Network on Disability is a not-for-profit organisation resourced by its members to advance the inclusion of people with disability in all aspects of business.

Australian Human Rights Commission

The Australian Human Rights Commission leads the implementation of the Disability Discrimination Act 1992. This Act makes disability discrimination unlawful and aims to promote equal rights, opportunity and access for people with disabilities.

Closed captions

This text provides a transcription of the audio content of a program on televisions, video screens or other visual displays.

Davidson Institute

Davidson Institute is Australia's First School of Money, an education initiative of Westpac. It offers short courses, accredited courses, online learning and local seminars for individuals, business and not-for-profit organisations.

EFTPOS

Electronic funds transfer at point of sale — is an electronic debit card system that allows consumers to pay for retail purchases electronically at the point of sale or take cash-out.

International Day Of People with Disability

A United Nations sanctioned day on 3 December each year that aims to promote an understanding of people with disability and encourage support for their dignity, rights and well-being.

JobSupport

Employment service JobSupport's mission is to place, train and maintain as many people with a significant intellectual disability as possible into quality jobs in the regular workforce that meet both their employment needs and the needs of the employer.

Matching Gifts

The Matching Gifts program operates across all Australian companies within the Westpac Group and is open to all permanent full-time and part-time employees. Westpac Group matches employee donations to any tax deductible charity, dollar for dollar up to \$10,000. Employees can choose to give by fundraising as a team, making individual donations or through regular payroll giving.

Organisational mentoring

The Westpac Group's organisational mentoring skills transfer program is designed to help build and drive continuous improvement, innovation, collaboration and long term sustainability in the social sector. We work with our partners for up to three years, firstly to identify the core underlying issues facing the organisation, and then selecting a team of Westpac Group employees to use their professional skills to mentor the organisation through the change process.

Portable Document Format (PDF)

This is an open standard file format used to represent documents independent of application software, hardware, and operating systems.

Reasonable adjustments

Reasonable adjustments are the workplace changes needed to ensure a person can perform the inherent requirements of a job productively in their role. Some examples are special software or flexible working options. In many cases no adjustment is required for a person with disability.

Contact information

Access this plan electronically

A PDF and screen-reader accessible version of Westpac Group's Accessibility Action Plan can be found online at: www.westpac.com.au/accessibility

Feedback? Questions? Ideas?

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

Email: diversity@westpac.com.au

Other useful contacts

Australian Network on Disability

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

Web: www.and.org.au

Phone: (02) 8270 9200

National number: 1300 363 645

Fax: (02) 9262 4185

Email: info@and.org.au

Australian Human Rights Commission

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

Email: disability@humanrights.gov.au

Telephone: (02) 9284 9600

General enquiries and publications: 1300 369 711

TTY: 1800 620 241