

WESTPAC BANKING CORPORATION'S

Third  
Accessibility Action Plan  
2006

October 2006

**DISABILITY DISCRIMINATION ACT 1992**

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As a global leader in responsible business practices, we are committed to seeking an environment in which customers with disability have appropriate access to our products and services, and employees are chosen on the basis of the best person for the job, whether that person has a disability or not.

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David Morgan  
Chief Executive Officer

## Executive Summary

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Westpac's 2006 Accessibility Action Plan represents the bank's ongoing commitment to ensuring better access to banking services and employment opportunities for people with disability.

Highlights of the Plan, the third to be lodged with the Human Rights and Equal Opportunity Commission since 2001, include:

- Establishing a new awareness training program 'Do the Right Thing' that all current employees must complete by February 2007
- Providing Auslan interpreter services at our Annual General Meeting, which would also be available via webcast
- Captioning all high-end videos viewed by customers visiting our foyers as well as employees
- Redesigning the queuing system in refurbished branches to provide audio and visual prompts without the use of tickets and rope barriers
- Working more closely with our recruitment suppliers to attract candidates with disability and facilitate their success
- For the first time, providing mental health awareness training for the more than 3000 leaders who manage diverse teams.

In addition, we will continue to improve access through enhancements in technology and work with our top 100 suppliers to influence their policies on equitable access.

As a global leader in corporate responsibility we believe this is the right thing to do. With more than 8 million customers, 27,000 employees (including about 4 percent who have a disability and 16 percent who are carers) and 270,000 individual shareholders, we also believe it benefits everyone, including people with disability, and helps to build the long term sustainability of our business.

## Our commitment

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I am delighted to present Westpac's third Accessibility Action Plan, formerly known as the Disability Discrimination Action Plan. This plan expands on our previous two plans launched in July 2001 and July 2004 and represents Westpac's ongoing commitment to people with disability.

Our policies, aligned to the Disability Discrimination Act (1992), are based on our fundamental belief that people with disability have the same rights as other members of the community. But beyond this, we believe that improving accessibility brings benefits for all our stakeholders—and helps us to build the long term sustainability of our business.

Our aim is to create an environment in which all customers, including those with disability, have equal access to our products and services, and a workplace in which all employees can thrive. This Action Plan details the activities we commit to undertake over the next two years to help us achieve these goals.

Several organisations have continued to contribute and support our efforts to deliver on our commitment. I would like to thank the disability community and advocacy organisations for contributing their knowledge and experiences. This has given us deeper insight into the needs of people with disability and assisted us in the development of relevant and accessible products and services.

Westpac's 2006 Accessibility Action Plan is our pledge to promote a culture that is inclusive of people with disability and that delivers better banking solutions for all our customers.

**David Morgan**

Chief Executive Officer

Westpac Banking Corporation



# 1. Introduction

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As a global leader in responsible business practices in our sector, Westpac believes in the principles underlying the Federal Government's 1992 Disability Discrimination Act (DDA). Discrimination against people with disability should not be tolerated.

As we outline in *Our Principles for Doing Business*,<sup>1</sup> we are committed to seeking an environment in which customers with disability have equitable access to our products and services, and employees are chosen on the basis of the best person for the job, whether that person has a disability or not. With more than eight million customers, 27,000 employees and 270,000 individual shareholders, we have a responsibility to do the right thing by them and the communities in which we have been operating since 1817.

Since the launch of our first and second Disability Discrimination Action Plans in 2001 and 2004, significant progress has been made in delivering against our commitments. We have successfully completed nearly 80% of initiatives identified in our previous Plans. Among those initiatives that remain incomplete, many have been overtaken by developments in technology and changes within our business. Those that are still appropriate have been transferred to this new Plan to ensure their ultimate completion or until they become part of day-to-day business activities.

While we recognise that there is still a way to go, we were encouraged to note that as we developed our latest Disability Discrimination Action Plan, which we now refer to as our Accessibility Action Plan (AAP), Westpac as an organisation had moved beyond the compliance era to one where people in many of our business areas are routinely taking a proactive approach to accessibility issues. Addressing these issues is increasingly becoming simply 'the way we do things around here'.

Underpinning this shift is a rich set of principles and values that reinforce the way we behave in our teams and with our customers, and ensure transparency, fair dealing and the protection of stakeholder interests.

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<sup>1</sup> *Our Principles for Doing Business*, which lays out how the bank conducts its business in a way that meets its social, environmental and economic responsibilities, is available on [www.westpac.com.au](http://www.westpac.com.au)

## 2. Background

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### 2.1 About disability

At a time when the Australian population is ageing, the number of people living with disability is on the increase. Today about one in every five Australians lives with some form of disability and many more have caring responsibilities. Among our employees who identify themselves as having a disability, sight and hearing loss are the most common although recent research into mental health predicts that by 2020, mental illness will be the leading cause of illness and subsequent loss of productivity and revenue in the first world.<sup>1</sup>

This Plan uses the definition of disability included in the Disability Discrimination Act (1992), as follows:

- total or partial loss of the person's bodily or mental functions; or
- total or partial loss of a part of the body; or
- the presence in the body of organisms causing disease or illness; or
- the presence in the body of organisms capable of causing disease or illness; or
- the malfunction, malformation or disfigurement of a part of the person's body; or
- a disorder or malfunction that results in the person learning differently from a person without the disorder or malfunction; or
- a disorder, illness or disease that affects a person's thought processes, perception of reality, emotions or judgement or that results in disturbed behaviour;
- and includes a disability that:
  - presently exists; or
  - previously existed but no longer exists; or
  - may exist in the future; or
  - is imputed to a person.

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<sup>1</sup> World Health Organisation, [www.who.int/en/](http://www.who.int/en/)

## 2.2 Our progress

Since the submission of our 2004 Disability Action Plan, we can report some significant achievements, although there is still much to be done for our customers as well as our employees and potential employees. Beyond the Plan, we can also report on our ongoing commitment to championing the cause of equity through our work with our suppliers and a number of external organisations. More information on our progress is found on our website [www.westpac.com.au](http://www.westpac.com.au) under Our Commitments on the 'Westpac Info' tab.

## 2.3 Scope

Section 61 of the Disability Discrimination Act (1992) outlines the provisions a service provider's action plan must include. These comprise the following:

- a. the devising of policies and programs to achieve the objects of this Act; and
- b. the communication of these policies and programs to persons within the service provider; and
- c. the review of practices within the service provider with a view to the identification of any discriminatory practices; and
- d. the setting of goals and targets, where these may reasonably be determined against which the success of the plan in achieving the objects of the Act may be assessed; and
- e. the means, other than those referred to in paragraph (d), of evaluating the policies and programs referred to in paragraph (a); and
- f. the appointment of persons within the service provider to implement the provisions referred to in paragraphs (a) to (e) (inclusive).

Our 2006 Plan aims to reflect these provisions. It also reflects the capacity of our business areas to achieve the initiatives planned, taking into account the internal and external environments in which they operate.

In consulting with our businesses, we were mindful that the initiatives we undertook should be financially responsible and have the potential to make a difference to people's everyday lives. This was a fine balance and sometimes led to some difficult decisions. However, we believe that this tough process has led to a balanced Plan that includes some ongoing initiatives, some new 'quick wins', and others with the potential to break new ground.



## 2.4 Consultation

We continue to consult with a range of local and international stakeholders, including:

- Australian Consumers' Association
- Australian Council of Social Security
- Australian Employers Network on Disability
- Australian Federation of Disability Organisations
- Blind Citizens Australia
- Brotherhood of St Laurence
- DeafSA
- Department of Family and Community Services
- Finance Sector Union
- Human Rights & Equal Opportunity Commission
- Mission Australia
- The Salvation Army
- The Smith Family
- St James Ethics Centre
- Vision Australia (formerly the Royal Blind Society).

We actively participate in government initiatives such as the Employer's Roundtable for People with Disabilities, established in 2005 by the Minister for Employment and Workplace Relations to advise on an Employer Demand Action Plan. We have also responded to the National Inquiry into Disability and Employment by the Human Rights and Equal Opportunity Commission. In July 2005 we participated in a Roundtable, hosted by the International Labour Office with the United Nations Economic and Social Division for Asia and the Pacific on the topic 'Unlocking Potential: A Multinational Corporation Roundtable on Disability and Employment'.

## 3. Aims, Objectives and Evaluation

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### 3.1 Aims

Like its forerunners, the 2006 Accessibility Action Plan aims to achieve the following goals:

- Compliance with the Commonwealth Disability Discrimination Act and the anti-discrimination legislation enacted by the States and Territories.
- Compliance with the Australian Bankers' Association Industry Standards.
- Compliance with the recommendations of the Human Rights and Equal Opportunities Commission (HREOC) 2000 report on 'Accessibility of Electronic Commerce and New Service and Information Technologies for Older Australians and People with disability'.
- Compliance, as far as possible, with the World Wide Web Consortium (W3C)'s Web Content Accessibility Guidelines and associated material, the reference sources for compliance with the Disability Discrimination Act.
- Support Westpac's commitment to social responsibility and disability best practice.

### 3.2 Objectives

The specific actions highlighted in our 2006 Accessibility Action Plan support the next steps in achieving the objectives of our 2004 plan (Objectives 1 to 7 and Objective 9). Beyond this, however, the 2006 Plan also includes a new Objective 8 that notes actions that business areas are undertaking in addition to their enterprise-wide responsibilities.

1. Enhance disability awareness amongst employees.
2. Increase employment of people with disability.
3. Improve access to Westpac's website [www.westpac.com.au](http://www.westpac.com.au) and Internet Banking services for people with disability.
4. Improve access to Telephone Banking services for people with disability.
5. Enhance access to Westpac's ATM facilities for people with disability.
6. Ensure Westpac's premises (branches and corporate sites) are accessible.

7. Ensure product promotion and marketing activities are inclusive of people with disability.
8. In addition to enterprise-wide initiatives, undertake specific initiatives in business areas.
9. Monitor and evaluate the 2006 Accessibility Action Plan.

### 3.3 Monitoring and evaluation

The 2006 Action Plan comprises individual plans developed, administered and supported by Westpac business units. Each business unit is responsible for driving the initiatives and reporting internally on progress against objectives every six months. Accountability for the implementation of the individual plans resides within each business unit, usually the General Manager or their delegated authority.

The Plan will also be reviewed annually and this process will include consultation with internal and external stakeholders. The Plan may be updated as appropriate to take into account stakeholder feedback, advances in banking technology and any opportunities that may arise from time to time.

## 4. Action Plan

<b>Objective 1</b>	
<b>Enhance disability awareness amongst employees at Westpac</b>	
<b>Description</b>	<p>To increase employee awareness of the needs of people with disability we have identified a program of work that includes increased emphasis on learning (1.1), communication (1.2) and on mental illness (1.3), an area that is likely to become a significant challenge in the future:</p> <p><b>1.1 Actions to enable employees to provide high levels of service to people with disability</b></p> <ul style="list-style-type: none"> <li>• Making compliance training on disability issues mandatory for all employees</li> <li>• Incorporating awareness training into leadership programs</li> <li>• Making available training materials in varying formats, on request</li> </ul> <p><b>1.2 Actions to raise awareness of disability issues</b></p> <ul style="list-style-type: none"> <li>• Launching the 2006 Accessibility Action plan internally and externally</li> <li>• Increasing accessibility to information at the Annual General Meeting</li> </ul> <p><b>1.3 Actions to increase awareness and provide training for mental health issues</b></p> <ul style="list-style-type: none"> <li>• Scoping options to include mental health awareness training, initially at people leader level</li> <li>• Partnering with relevant organisation to develop basic awareness and education</li> </ul>
<b>Measurement Method</b>	<ul style="list-style-type: none"> <li>• All Westpac employees have completed disability awareness training and are informed about Westpac's 2006 Accessibility Action Plan</li> <li>• Customer Service testing shows that our employees are able to proactively deal with service issues raised by people with disability</li> <li>• No complaints made by people with disability under the Disability Discrimination Act (1992) or under State or Territory anti-discrimination legislation</li> </ul>
<b>General Manager Responsible</b>	<p>1.1 General Manager Group People &amp; Performance</p> <p>1.2 General Manager Stakeholder Communication</p> <p>1.3 General Manager Employee Shared Services</p>

**1.1 Actions to enable employees to provide high levels of service to people with disability**

Action	Responsibility	Date	Target Outcome
1.1.1 All Westpac employees (and all future employees) to complete new mandatory training 'Do the Right Thing' which includes disability awareness training. It aims to: –draw out the values a person with disability brings to a team; –highlight how hiring managers can make unbiased recruitment decisions; and –take employees to a link to our Accessibility Action Plan	Learning (content) Compliance (tracking) General Managers of business areas (execution)	All Westpac employees complete new training by Feb 2007 and thereafter every two years. Future employees to complete this training on induction	Enterprise-wide consistency in employees' awareness of disability issues and the new AAP
1.1.2 Include diversity-related materials in Leading Edge, our enterprise-wide program for middle managers	Learning	Dec 06	Raise awareness of disability issues among managers including personal bias
1.1.3 Include a 'specific requirements' category in our training program invitations	Learning, General Manager Employee Shared Services	Dec 06	Increase accessibility
1.1.4 Include accessibility issues in the monthly Enterprise Learning newsletter	Learning	Dec 06 and ongoing	Increase awareness of accessibility in the Learning and Development community

Action	Responsibility	Date	Target Outcome
1.1.5 Create a page on the Learning and Development Intranet with information on accessibility and where to go if someone has a specific requirement	Learning	March 2007	Increased awareness
1.1.6 Work with select external training providers to encourage them to supply facilitators who are from diverse backgrounds, including people with disability	Learning	Dec 2006	Promote positive role models
1.1.7 Incorporate accessibility issues into the training program 'The Customer Experience'	Learning	In line with project plan timeframes	Heighten awareness
1.1.8 Develop and implement a regional strategy for learning to improve accessibility to training	Learning	Phase 1 scoping by Dec 2006	Broaden geographic range beyond metro-centric approach
1.1.9 Ensure training provision is inclusive of specific needs eg signing, large print, audio materials (upon request)	Learning	Ongoing as per training schedule	Increase accessibility
1.1.10 Explore feasibility of implementing a 'Stepping into Banking' work experience initiative	People & Performance	Scoping by March 2007	Increase opportunities for potential employees with disability to experience the world of work

Action	Responsibility	Date	Target Outcome
1.1.11 Ensure consultants in P&P Connect (our employee hotline for all HR matters) are aware of accessibility issues/needs in order to provide support to employees	Diversity	March 2007	Ability to provide timely and accurate guidance on policies and where to go for further assistance
1.1.12 Undertake further analysis to understand the Staff Perspective Survey results of employees who identified themselves as having a disability	Diversity	March 2007	Greater understanding of the issues to inform potential solutions

### 1.2 Actions to raise awareness of disability issues

Action	Responsibility	Date	Target Outcome
1.2.1 Launch Westpac's Accessibility Action Plan (AAP) internally and externally via the following channels: –Internet (public site) –Intranet and <i>WestpacNews</i> print and online, WestpacTV –Media, as required	Group Internal Communications with support from Media, Corporate Responsibility	Dec 2006	Westpac's commitment to addressing disability issues clearly signalled and communicated among internal and external stakeholders
1.2.2 Update the Westpac AAP 'fact sheet' for internal and external promotion	Group Internal Communications	Dec 2006	Raise awareness among target stakeholders by providing supporting tools

Action	Responsibility	Date	Target Outcome
1.2.3 Run at least four <i>WestpacNews</i> print and online stories each year to promote AAP initiatives in the product, services, premises and recruitment portfolios	Group Internal Communications (News Room)	Oct 2006, Feb 2007, May 2007, Aug 2007, Oct 2007 and thereafter four per year	Maintain awareness of the AAP to ensure goal achievement remains a high priority
1.2.4 Profile successful individuals (internal/external) with disability in employee communications (eg <i>WestpacNews</i> ) and external publications (eg Annual Report, Stakeholder Report)	Group Internal Communications (News Room) Corporate Responsibility	As above plus November each year for Annual Report and Stakeholder Report	Raise awareness
1.2.5 Promote use of guest speakers with disability at business unit forums (minimum of one annual event per year)	Group Internal Communications (business areas)	Sept 2006 and ongoing each year	Raise awareness among target stakeholders
1.2.6 Increase accessibility at the AGM by including an Auslan interpreter who can be viewed face-to-face and via webcast. Plus downloads to MP3 Players	Investor Relations	Dec 2006 and thereafter each year	Increased accessibility at AGM
1.2.7 Communicate AGM accessibility in Notice of Meeting to peak bodies for disability and ageing	Group Internal Communications with Investor Relations, Government Relations	Nov 2006 and thereafter each year	Increased awareness of accessibility at AGM



Action	Responsibility	Date	Target Outcome
1.2.8 Investigate possibility of holding an accessibility/technology showcase in foyer of Westpac Place that displays new/existing capability for customers with disability	Group Internal Communications	Dec 2006 2007 potential promotion held (dates dependent on feasibility)	Feasibility report Potentially raise awareness of disability issues
1.2.9 Include captioning on all high end videos	Group Internal Communications (News Room)	Nov 2006 Implementation dates according to scoped plan (aim by Mar 2007)	Resourcing and technology requirements scoped
1.2.10 Topic expert to present to the Group Internal Communications and P&P community. Expert to share information on working and communicating with people/customers with disability	Group Internal Communications	Nov 06 Potential promotion by March 07	Source speakers
1.2.11 Where information is available, a business undertaking a community initiative receives information from Community Involvement (CI) on Westpac's AAP	Community Involvement	Dec 2006 and then ongoing as required	Raise awareness
1.2.12 When communicating Westpac's support for disability issues or groups (eg International Day of People with Disability) include links to the AAP on the CI Intranet site	Community Involvement	Dec 2006 and then ongoing as required	Raise awareness

Action	Responsibility	Date	Target Outcome
1.2.13 Scope options to extend CEO annual awards to include 'accessibility' criteria in forthcoming years	Community Involvement	Dec 2006	Role model significant contributors to making Westpac a disability confident organisation
1.2.14 Scope options for CEO/Chairman to speak about Westpac's accessibility initiatives at an external event during 2007	Group Internal Communications	Oct 2006	Raise profile of disability issues with an external audience
1.2.15 Explore the development of training materials for branch employees, eg. a disability communication guide	Group Internal Communications in consultation with Learning in relevant areas	Dec 2006 (for scoping options)	Provide tools for employees to become disability confident

### 1.3 Actions to increase awareness and provide training for mental health issues

#### Background:

Mental Health is a major issue for employers. One in five Australians in any 12-month period will have a mental illness, a figure that increases in adolescents and in older age groups. Organisations have been ignoring the warning signs of individuals and thereby making the issues more difficult to manage. Evidence suggests that positive outcomes can be achieved if organisations are proactive in putting in place education, training, workplace and social adjustments to ensure that people do not become unwell or are supported so that they recuperate quickly and can manage their illness. When this happens, the impact on productivity, rate and size of claims is likely to be less severe while employee morale will be positive and sustainable both for the individuals impacted and the teams in which they work.

Action	Responsibility	Date	Target Outcome
1.3.1 Invite a speaker with expertise in the area of mental health to address a lunch with the CEO and senior executives of Westpac and other major companies	General Manager (GM) Sponsor of Accessibility Action Plan	March 07	Raise awareness of the importance of mental health as a workplace issue and reinforce the 'call to action' re support for the training initiative for their people leaders

Action	Responsibility	Date	Target Outcome
1.3.2 Scope out options to include mental health awareness training, initially at people leader level across the enterprise, plus relevant training for identified business units also to be assessed	GM Employee Shared Services	Nov 2006	<ul style="list-style-type: none"> <li>-Initial education program established for people leaders</li> <li>-Appropriate tools available to support teams and people leaders</li> <li>-Heightened awareness and understanding resulting in improved outcomes</li> </ul>
1.3.3 Partner with relevant organisation to develop basic awareness and education on mental health management components for inclusion in leadership learning activities. This will address areas of stigma, understanding mental health and mental illness, identifying warning signs and signals, suggested action and support available	GM Employee Shared Services	Nov 2006	As above

Objective 2	
<b>Objective 2</b>	<b>Increase employment of people with disability</b>
<b>Description</b>	<p>One of Westpac's key strategic objectives is to be an 'employer of choice', attracting committed and highly motivated employees who support our core values. This means recruiting the best people, which includes people with disability. Our aims are therefore to:</p> <ul style="list-style-type: none"> <li>• Ensure Westpac's recruitment and attraction practices fully support Equal Employment Opportunity</li> <li>• Ensure Westpac sources a diverse range of candidates, including people with disability, via agencies and directly through Careers@Westpac (C@W)</li> <li>• Focus on working towards a sustainable solution to employing people with disability.</li> </ul> <p>Our flexible workplace practices are designed to accommodate the varied personal circumstances in which our employees work and live. Westpac has in place non-discriminatory recruitment policies and procedures relating specifically to people with disability. These are included in Westpac's Employee Guidelines and Recruitment Resources Centre, available internally on the Intranet. Externally, information is found on our website <a href="http://www.westpac.com.au">www.westpac.com.au</a> under the 'Westpac Info' tab/Careers/Diversity.</p> <p>Presently, it is difficult to directly measure the prevalence of disability in our workforce. This is why we undertake an annual voluntary census (via our Staff Perspectives Survey) on the diversity of our employees, involving disclosure of disability. Whilst ensuring our employees' right to privacy is protected, this information assists us to continuously improve Westpac's workplace practices.</p>
<b>Measurement Method</b>	<ul style="list-style-type: none"> <li>• Westpac employees have completed disability awareness training and been informed about the 2006 AAP</li> <li>• Employees and managers have access to and understand the relevant non-discriminatory policies on recruiting, training and offering opportunities to people with disability, including 'workplace accommodations'</li> <li>• No complaints are made under the DDA 1992 or under State or Territory anti-discrimination legislation</li> <li>• Labour force statistics and, where possible, statistics on workplace accommodations</li> </ul>
<b>General Manager Responsible</b>	GM Group People & Performance

Action	Responsibility	Date	Target Outcome
<b>2.1 Recruitment Supplier Review</b> Use the refresh of current panel to review their ability to source and manage a pipeline of diverse candidates: –Review aspects of agencies’ own culture at the initial stage of requesting information –Review experience in sourcing diverse candidates –Embed as requirement in Terms and Conditions, Service Level Agreements	GM Group P&P Careers@Westpac	Sept 2006 (completed)	Preferred supplier agencies source diverse candidate pool.
<b>2.2 Attraction and Sourcing</b> –Continue to work with our current partner, Disability Works Australia –Investigate establishing a new partnership with an external provider to increase the potential pool of candidates with disability –Adopt a more proactive approach by giving access to our roles directly to suppliers –Review advertising guidelines and diversity statements	GM Group P&P Careers@Westpac	Dec 2006	C@W access an increased pool of diverse candidates for roles advertised externally by C@W and for volume roles managed by Hudson

Action	Responsibility	Date	Target Outcome
<ul style="list-style-type: none"> <li>-Expand advertising eg non-mainstream media with a target market of the disability sector; additional job search sites</li> <li>-Produce supporting marketing materials</li> </ul>	GM Group P&P Careers@Westpac	Dec 2006	Reach a wider audience of potential candidates
<b>2.3 Education</b> <ul style="list-style-type: none"> <li>-Identify and engage core group of hiring managers as champions</li> <li>-Review advertising guidelines and diversity statements</li> <li>-Include tagline encouraging people with disability to apply</li> </ul>	GM Group P&P Careers@Westpac	March 2007	<ul style="list-style-type: none"> <li>-Core group hire and promote diverse candidates</li> <li>-Greater awareness among Hiring Manager community of Equal Employment Opportunity</li> </ul>
<b>2.4 Review recruitment process</b> to ensure equitable outcomes for all candidates	GM Group P&P Careers@Westpac	First full review by 30 Sept (completed) then on-going	Ensure the recruitment processes of both C@W and our partner agencies fully support Equal Employment Opportunity
<b>2.5 Monitoring &amp; Measurement</b> Continue the existing tracking process and measures with current and new providers	GM Group P&P Careers@Westpac	Sept 2006 (completed) and ongoing	Ability to review candidate pipeline from agencies and via direct recruitment and identify sources of blockage
<b>2.6 Workplace adjustments</b> Maintain relationship with Ergonomist to advise on property-related workplace modifications where required for staff with disability	GM Group Property	Ongoing	Ergonomist available as required

Objective 3	Improve access to Westpac's website and Internet Banking services for people with disability
<b>Description</b>	<p>Westpac's website, www.westpac.com.au provides information on Westpac and our products and services. It allows people to apply for these products online. Our Online Banking service provides customers with the capability to manage their accounts online and make payments as well as undertake other functions that would previously have taken place in a branch. Westpac currently has 2 million registered customers for Online Banking. In addition to these services, Westpac Broking provides online share trading and information on the Internet.</p> <p>As the Internet is a key channel for our customers, we work closely with disability organisations to ensure that our Internet services area accessible by people with disability by ensuring compliance with both ABA standards and, where possible, W3C/WAI guidelines.</p> <p>To achieve this objective, the following actions will be undertaken:</p> <ul style="list-style-type: none"> <li>• 3.1 Increase accessibility of Internet banking services for people with disability</li> <li>• 3.2 Promote accessibility of Internet banking services for people with disability</li> <li>• 3.3 Measure accessibility of Internet banking services for people with disability</li> </ul>
<b>Measurement Method</b>	<ul style="list-style-type: none"> <li>• Increased employee confidence in dealing with disability related enquiries or issues</li> <li>• Reduction in the number of issues resulting from non compliance with ABA standards and W3C/WAI guidelines</li> <li>• Continue to maintain the extremely low number of complaints/issues relating to accessibility of web pages by people with disability</li> </ul>
<b>General Manager Responsible</b>	General Manager, Product and Channel Transformation (GM, P&CT)

### 3.1 Increase accessibility of Internet banking services for people with disability

Action	Responsibility	Date	Target Outcome
<b>3.1.1 Communication</b> Work with P&CT businesses to develop compliance plans that work towards meeting the accessibility requirements of the Disability Discrimination Act and the Australian Bankers Association	General Manager, Product and Channel Transformation (GM, P&CT)	Sept 2007	P&CT employees are aware of accessibility compliance requirements and meet these in their day-to-day work
<b>3.1.2 Education</b> –Provide Design training to P&CT employees on a regular basis –Develop a training plan	GM, P&CT	Plans in place by June 2007 for rollout in July 2007	Accessibility design principles applied
3.1.3 Continue education of P&CT employees on accessibility compliance requirements and changes	GM, P&CT	Ongoing with reviews every six months	P&CT employees are aware of accessibility compliance requirements and meet these in their day-to-day work
3.1.4 Continued education of IT providers of accessible coding and testing standards	GM, P&CT	Ongoing with reviews every six months	Standards met
3.1.5 Communicate accessibility responsibilities to all business units who publish content, forms, tools and applications via the Westpac Internet (applicable to in-house developed as well as third party items)	GM, P&CT	Ongoing with reviews every six months	All business units who publish content, forms, tools and applications via the Westpac Internet are aware of their responsibilities towards accessibility



Action	Responsibility	Date	Target Outcome
3.1.6 Extend and maintain Design Guidelines Intranet site	GM, P&CT	Sept 2007	Accessibility design principles applied
3.1.7 Continued testing for accessibility compliance	GM, P&CT	Ongoing with reviews every six months	All new/changed IT objects built to accessible coding standards
3.1.8 Update business requirement specification templates to include accessibility requirements as standard requirements for any change/development	GM, P&CT	March 2007	Accessibility requirements included
3.1.9 Work with the Australian Bankers Association to reach a workable balance between security requirements and the needs for equitable access	GM, P&CT	June 2007	Improved authentication processes
3.1.10 Ensure that new Content Management System enables compliance with W3C standards	GM, P&CT	Dec 2008	Westpac increases its capability to achieve a website that is compliant with W3C
3.1.11 Add a specific needs indicator on the customer information system, subject to funding approval and sign off from legal, compliance and risk	GM, P&CT	Seek funding approval for FY08 Delivery in Sept 2008	Westpac is able to record a customer's specific requirements

Action	Responsibility	Date	Target Outcome
3.1.12 Encourage the use of the specific needs indicator to tailor products/services to meet the requirements of customers with disability as far as commercially viable	GM, P&CT	Sept 2009 and ongoing	Westpac is able to suit its products/services to the customer's needs.

### 3.2 Promote accessibility of Internet banking services for people with disability

Action	Responsibility	Date	Target Outcome
3.2.1 Advertise accessible features of Westpac Internet banking services	GM, P&CT	Ongoing in line with business project timelines	The community is aware of Westpac's commitment to provide services to people with disability

### 3.3 Measure accessibility of Internet banking services for people with disability

Action	Responsibility	Date	Target Outcome
3.3.1 Continue to monitor feedback or complaints on disability access issues	GM, P&CT	Ongoing with quarterly reporting	<ul style="list-style-type: none"> <li>-Reduction in number of complaints</li> <li>-Quick resolution of complaints</li> </ul>

Objective 4 Improve access to telephone banking services for people with disability	
<b>Description</b>	<p>Our Contact Centres handle more than 80 million calls every year. For customer convenience, the service is available 24 hours per day, 7 days per week.</p> <p>Customers may access the Telephone Banking service in two ways. A self-service Voice Response Unit (VRU) enables customers to obtain account details, transfer funds, and make credit card and bill payments by following step-by-step recorded instructions using a touch-tone telephone. Alternatively, customers may speak to a Customer Relations Consultant (CRC) to order statements and cheque books, stop cheques, obtain product and interest rate information, change their address, register for Internet Online Banking or obtain assistance with specific problems or queries.</p> <p>As Telephone Banking is an integral part of how Westpac interacts with customers, we work closely with disability organisations to ensure that the Telephone Banking service complies with the ABA standards on accessibility.</p> <p>To achieve this objective, the following actions will be undertaken:</p> <ul style="list-style-type: none"> <li>• 4.1 Continue education of P&amp;CT employees</li> <li>• 4.2 Provide standards to P&amp;CT staff to assist compliance with accessibility requirements</li> <li>• 4.3 Undertake initiatives to increase accessibility of telephone banking services</li> <li>• 4.4 Measure accessibility of Telephone Banking services</li> </ul>
<b>Measurement Method</b>	<ul style="list-style-type: none"> <li>• Increased employee confidence in dealing with disability related enquiries or issues</li> <li>• Reduction in the number of complaints/issues relating to accessibility of Telephone Banking by people with disability</li> </ul>
<b>General Manager Responsible</b>	GM Product and Channel Transformation (GM, P&CT)

#### 4.1 Continue education of P&CT employees

Action	Responsibility	Date	Target Outcome
4.1.1 Communication Work with P&CT businesses to develop compliance plans that work towards meeting the accessibility requirements of the Disability Discrimination Act and the Australian Bankers Association	GM Product and Channel Transformation (GM, P&CT)	Sept 2007	P&CT employees are aware of accessibility compliance requirements and meet these in their day-to-day work
4.1.2 Education –Provide Design training to P&CT staff on a regular basis –Develop a training plan	GM, P&CT	Plans in place by June 2007 for rollout in July 2007	Accessibility design principles applied
4.1.3 Continue education of P&CT employees on accessibility compliance requirements and changes	GM, P&CT	Ongoing with reviews every six months	P&CT employees are aware of accessibility compliance requirements and meet these in their day-to-day work

#### 4.2 Provide standards to P&CT staff to assist compliance with accessibility requirements

Action	Responsibility	Date	Target Outcome
4.2.1 Extend and maintain Design Guidelines on the Intranet site	GM, P&CT	Sept 2007	P&CT staff apply accessibility design principles

### 4.3 Undertake initiatives to increase accessibility of telephone banking services

Action	Responsibility	Date	Target Outcome
4.3.1 Include accessibility initiatives in the scope of future phases of the Contact Centre Technology Refresh project (e.g., utilising speech recognition technology, ability to direct calls to appropriately skilled agents, etc)	GM, P&CT	Work on Contact Centre Refresh currently underway. Aim for this phase would be Sept 2009 and after	Increased accessibility of Telephone Banking for people with disability
4.3.2 Add a specific needs indicator on the customer information system, subject to funding approval and sign off from legal, compliance and risk	GM, P&CT	Seek funding approval for FY08 Delivery in Sept 2008	Westpac is able to record a customer's specific requirements
4.3.3 Encourage the use of the specific needs indicator to tailor products/services to customer's needs as far as commercially viable (e.g. direct calls to specialist agents)	GM, P&CT	Sept 2009 and after, subject to approvals	Westpac is able to suit its products/services to the customer's needs

### 4.4 Measure accessibility of telephone banking services

Action	Responsibility	Date	Target Outcome
4.4.1 Continue to monitor feedback or complaints on disability access issues	GM, P&CT	Ongoing with six monthly reporting	Reduction in number of complaints Quick resolution of complaints

Objective 5 Enhance access to Westpac's ATM facilities for people with disability	
<b>Description</b>	<p>Westpac provides its customers with access to approximately 1600 ATMs and kiosks as self-service facilities which are supplied by device vendors and configured for Westpac.</p> <p>As these self-serve facilities are widely used by customers in transacting with Westpac, we continue to work closely with vendors and disability organisations to ensure compliance with ABA standards.</p> <p>All new ATMs purchased since 2005 are 'Talking ATMs' with full audio functionality, Braille labels and built to the required measurements for wheelchair access. We are continuing our program of upgrading existing ATMs to 'Talking ATMs' giving priority to those located near accessible transport hubs or close to customers with specific needs. Westpac will also consider any specific requests it receives to site a 'Talking ATM' in a particular location. For example, Westpac recently completed a successful trial to retrofit the 'Talking ATM' at its branch in Ashfield, Sydney in consultation with Vision Australia.</p> <p>To achieve this objective, the following actions will be undertaken:</p> <ul style="list-style-type: none"> <li>• 5.1 Continue education of Product &amp; Channel Transformation (P&amp;CT) employees</li> <li>• 5.2 Provide standards, processes and tools to P&amp;CT employees to assist compliance with accessibility requirements</li> <li>• 5.3 Undertake initiatives to increase accessibility of self service facilities</li> </ul>
<b>Measurement Method</b>	<ul style="list-style-type: none"> <li>• Increased employee confidence in dealing with disability-related enquiries or issues</li> <li>• Reduction in the number of complaints/issues relating to accessibility of self-serve facilities by people with disability</li> <li>• Reduction in the number of technology issues resulting from non-compliance with ABA standards</li> </ul>
<b>General Manager Responsible</b>	GM Product and Channel Transformation (GM, P&CT)

### 5.1 Continue education of Product & Channel Transformation employees

Action	Responsibility	Date	Target Outcome
<i>See actions under 4.1</i>	<i>See 4.1</i>	<i>See 4.1</i>	<i>See 4.1</i>

### 5.2 Provide standards, processes and tools to P&CT employees to assist compliance with accessibility requirements

Action	Responsibility	Date	Target Outcome
5.2.1 Extend and maintain Design Guidelines Intranet site	GM, P&CT	Sept 2007	P&CT staff apply accessibility design principles
5.2.2 Ensure disability access issues are considered when purchasing hardware and software, ensuring items are manufactured in accordance with ABA standards on ATMs specifications and configurations	GM, P&CT	Ongoing	<ul style="list-style-type: none"> <li>-Maximum access to all banking channels for people with disabilities</li> <li>-Hardware and software purchased complies with ABA standards</li> </ul>

### 5.3 Undertake initiatives to increase accessibility of self service facilities

Action	Responsibility	Date	Target Outcome
5.3.1 Continue implementation of access friendly, 'Talking ATMs' as determined by Westpac's current business strategy, while ensuring compliance with ABA standards	GM, P&CT	Dec 2006 - 150 ATMs Dec 2007 - 300 ATMs Dec 2008 - 500 ATMs (Figures exclude ATMs referred to in 5.3.2 below and any ATMs rolled out as a result of any alliances we may enter into)	Increased availability of access-friendly ATMs for people with disability

Action	Responsibility	Date	Target Outcome
5.3.2 Complete the software upgrade to 133 existing ATMs that will allow them to function as 'Talking ATMs'	GM, P&CT	Aug 2007 - 133 ATMs	Increased availability of access-friendly ATMs for people with disability
5.3.3 In addition, Westpac will consider any specific requests it receives to site a 'Talking ATM' in a particular location	GM, P&CT	As required	Increased availability of access-friendly ATMs for people with disability
5.3.4 Conduct a trial to retrofit an existing 'through-the-wall' ATM and a freestanding ATM to be 'Talking ATMs' and include in the 2007/08 budget process for rollout, if appropriate	GM, P&CT	Oct 2006 (completed first ATM) Dec 2006 (for second ATM) 2007 (budget process)	Increased availability of access-friendly ATMs for people with disability
5.3.5 Design and implement ATM stability/grab rails for targeted implementation	GM, P&CT	Pilot - Dec 06 Ongoing	Increased usability of ATMs for people with disability
5.3.6 Implement ability for customer to program their most frequent ATM transaction in order to limit the key-presses required for each transaction	GM, P&CT	Sept 2007	Easier and quicker transactions for all users, especially users with disability
5.3.7 Add a specific needs indicator on the customer information system, subject to funding approval and sign off from legal, compliance and risk	GM, P&CT	Seek funding approval for FY08 Delivery in Sept 2008	Westpac is able to record a customer's specific requirements



Action	Responsibility	Date	Target Outcome
5.3.8 Encourage the use of the specific needs indicator to tailor products/services to customer's needs as far as commercially viable (e.g. direct calls to specialist agents)	GM, P&CT	Sept 2009 and after, subject to approvals	Westpac is able to suit its products/services to the customer's needs
5.3.9 Continue to capture and monitor feedback or complaints on disability-access issues	GM, P&CT	Ongoing action with six monthly reporting	Reduction in number of complaints Quick resolution of complaints
5.3.10 Conduct an annual self-audit to ensure new technology installations comply with ABA standards	GM, P&CT	Ongoing annually	All technology installations and replacements complies with ABA standards

Objective 6	Ensure Westpac's premises (branches and non-branches) are accessible
Description (branches)	<p><b>6.1 Actions to increase access to Westpac's branches</b></p> <p>Westpac owns or leases about 635 retail branches comprising more than 500,000 square metres of property across Australia. We consider accessibility as an integral part of developing all new branches and are progressively upgrading existing branches under our control to ensure that they comply with disability access standards detailed in the Building Code of Australia (BCA) and that they are consistent, we believe, with the objectives of the Disability Discrimination Act.</p> <p>We have also developed our own 8-Point Statement of Compliance (below) in which provisions for customers with disability are highlighted in points 1 to 5 and additional provisions for employees with disability in points 6 to 8.</p> <ol style="list-style-type: none"> <li>1. Access to the store and to ATMs from street level and access to the banking chamber via a complying path</li> <li>2. Physical access to alternative channels within the established guidelines</li> <li>3. Counters and furniture that can be accessed by customers with varying disabilities</li> <li>4. Appropriate circulation areas at modules accessed by customers with disability</li> <li>5. Appropriate access to a front of house Sales Office and to the service desk</li> <li>6. For employees, an accessible pathway to the rear of the counters to the Manager's desk, to one back office workpoint, to the safes and to the amenities</li> <li>7. Access to the toilet and appropriate provision within the toilet to enable use by employees with a disability</li> <li>8. Access to appropriate technology hardware at selected workpoints and to security devices where required</li> </ol>

	<p>The criteria for the progressive accessibility upgrade of our branches is to focus on those metropolitan branches that are located within close proximity of a BCA-compliant transport hub (ie railway station) accessible to people with disability. In regional areas, Financial Centres and regional sites have also been made progressively accessible for people with disability.</p> <p>In the current Plan, we are continuing this work but placing increased emphasis on fostering an understanding among employees and customers of these initiatives and the impact they are having on customers and employees with disability.</p>
<b>Description (non-branches)</b>	<p><b>6.2 Actions to increase access to Westpac’s non-branch sites</b></p> <p>Group Property, which is responsible for Westpac’s network of non-branches, considers disability issues as an integral part of developing and refurbishing any sites. It continually reviews Westpac’s legal obligations under the Building Code of Australia (BCA) and also our corporate vision of providing access to employees and customers with disability. Group Property will focus on a number of areas in the 2006 Plan including:</p> <ul style="list-style-type: none"> <li>6.2.1 DDA consultancy</li> <li>6.2.2 Workplace adjustments</li> <li>6.2.3 Directional signage</li> <li>6.2.4 Corporate Accommodation Manual</li> <li>6.2.5 Building Condition Index</li> <li>6.2.6 Design and documentation for construction works</li> <li>6.2.7 Property feasibility studies</li> <li>6.2.8 New leases – minimum standards of access</li> </ul>
<b>Measurement Method</b>	<ul style="list-style-type: none"> <li>• Commercial and retail sites optimally accessible to people with disability according to BCA</li> <li>• Positive feedback received from people with disability and representative disability groups with regard to accessibility of Westpac premises</li> <li>• Compliance with Westpac’s 8-point plan across strategically-selected sites and BCA</li> </ul>
<b>General Manager Responsible</b>	<p>6.1 GM Consumer Financial Services</p> <p>6.2 GM Group Property</p>

**6.1 Actions to increase access to Westpac's branches**

Actions	Responsibility	Date	Target Outcome
<b>6.1.1 Refurbishment Program</b> Ensure new and refurbished branches comply with Building Code of Australia and are consistent with the objectives of the DDA	Retail Property	Ongoing as per yearly plan	Achieve compliance with current BCA requirements for all new and refurbished branches
<b>6.1.2 Advice to Customers</b> Update Internet site with current branches that provide access consistent with the objectives of the DDA and comply with the BCA. Include on this page WBC Strategy of providing accessible branches close to accessible transport hubs or linkage to public transport website listing compliant hubs.	Retail Property	End Oct 2006	Increased visibility of initiatives completed
<b>6.1.3 Promote understanding of DDA Property works completed</b> –Story on WestpacTV –Inclusion on In branch TV merchandising – <i>WestpacNews</i> article	Retail Property	Dec 06	To increase staff awareness of our commitment to providing disabled access to the Retail network
<b>6.1.4 Customer Queuing</b> Redesign the customer queuing system used at the tellers counter	Retail Property	Prototype completed by Dec 2006	Provide an accessible queuing system which provides visual and audio prompts without use of queue ropes and stands

Actions	Responsibility	Date	Target Outcome
<b>6.1.5 Counter Hearing System</b> Conduct a trial of the system, (comprising a telephone, microphone, audio loop and connection) for use both by people who wear hearing aids and those who don't	Retail Property	April 2007	Improved ease of communication between customers and customer service representatives and greater confidentiality of conversations
<b>6.1.6 Tellers Counter</b> Redesign tellers counter to provide a modular counter compliant with OHS, Security & BCA standards	Retail Property	Prototype completed by March 2008	-Development and approval of new standard for tellers counters in consultation with OHS ergonomist, WBC Security, new teller PC platform project -Develop strategy for implementation of new counters to non-compliant branches nationally

## 6.2 Actions to increase access to Westpac's non-branch sites

Action	Responsibility	Date	Target Outcome
<b>6.2.1 DDA Consultancy</b> Engage DDA consultant as required. Eg consultant engaged for Westpac Place at design stage	Australian Property Delivery	Ongoing	Report issued for all greenfield corporate sites
<b>6.2.2 Workplace adjustments</b> Maintain relationship with Ergonomist to advise on property-related workplace modifications where required for employees with a disability. Eg consultant engaged on Westpac Place furniture specification	Australian Property Delivery	Ongoing	Ergonomist available as required

Action	Responsibility	Date	Target Outcome
<b>6.2.3 Directional Signage</b> –Set up workshop with corporate design consultant & brand to discuss options for directional signage in new corporate sites to provide greater accessibility for people with the vision impairment, including Braille and high contrast lettering –Propose options for sign off by Group Property and Brand –Include in Corporate Design Standards	Australian Property Delivery	Nov 2006	Options available for consideration
	Australian Property Delivery	Jan 2007	One option signed off by Group Property
	Australian Property Delivery	March 2007	Corporate Design Standards revised
<b>6.2.4 Corporate Accommodation Manual</b> Revise Corporate Design Manual (guidelines for Westpac project managers and external consultants responsible for the planning and implementation of commercial office accommodation) prior to publication to include specific references to Westpac’s Accessibility Action Plan, the DDA and Occupational Health and Safety guidelines and legislation	Australian Property Delivery	Oct 2006	Corporate Design Standards published with references
<b>6.2.5 Building Condition Index</b> –Coordinate a workshop with the	Australian Property Delivery	Nov 2006	2006/7 Audit checklist includes DDA issues

Action	Responsibility	Date	Target Outcome
facilities management company, Mowlem Sodexho, (Westpac's outsource partner that manages our facilities) to brief them on including DDA/accessibility issues in the Building Condition Index audit and reporting on Retail and Corporate sites for 2006/7 and beyond. –Mowlem Sodexho audit report conducted –Mowlem Sodexho audit results analysed by APD –Audit results communicated to Retail Property for consideration	Australian Property Delivery  Australian Property Delivery  Australian Property Delivery	Dec 2006  Progressive by quarter throughout 2007  Progressive by quarter throughout 2007	Audit conducted and results presented to APD List of compliance issues (branch by branch) List of compliance issues (branch by branch) communicated
<b>6.2.6 Design and documentation for construction works</b> –APD to insist that Project Managers and other consultants comply with the BCA and be consistent with the objectives of the DDA in the detailed documentation and delivery of specific works, and advise Retail Property where issues of non-compliance are noted –APD to brief Project Managers and consultants on expectations	Australian Property Delivery	Dec 2006	Briefing completed and expectations understood Compliance achieved

Action	Responsibility	Date	Target Outcome
-APD to include compliance in Project Managers and consultant performance management criteria	Australian Property Delivery	Dec 2006	Expectations understood and compliance achieved
<b>6.2.7 Property feasibility studies</b> -APD will include the assessment of works required for BCA and DDA compliance in the cost and programme reporting at site feasibility stage -APD to revise feasibility template to include BCA and DDA comments section -APD to require analysis of likely costs in Project Management cost plan	Australian Property Delivery  Australian Property Delivery	Nov 2006  Ongoing	Feasibility template issued to Project Managers, internal Delivery Managers and United Group Services (APD's Property outsource provider)  Costs included at early stage in property decision making
<b>6.2.8 New leases - minimum standards of access</b> Newly leased corporate and retail premises required to be fully accessible at ground floor and upper floors. In addition, DDA compliant entrance doors and ramps where required, lift access to upper floors and accessible amenities also required. APD to revise feasibility template to include BCA and DDA comments section	Australian Property Delivery	Dec 2006	Improved accessibility to retail and corporate premises for employees and customers



Objective 7		Ensure product promotion and marketing activities are inclusive of people with disability
<b>Description</b>	Westpac's overall objectives with regard to marketing our products and services to people with disability is to: <ul style="list-style-type: none"> <li>▪ Provide accessible information on existing and new accessible banking services and products</li> <li>▪ Obtain information via customer surveys and focus groups and use this information to improve the accessibility of our products and services</li> <li>▪ Increase staff awareness of products and services that are freely accessible to people with disability, facilitating the flow of this information on to our customers</li> <li>▪ Increase the number of people with disability who choose to bank with Westpac</li> </ul>	
<b>Measurement Method</b>	Positive feedback on promotional and communication material received from people with disability Provide accessible wall brochures in branches Use the specific needs indicator to monitor numbers of people with disability banking with Westpac	
<b>General Manager Responsible</b>	GM Product and Marketing	

Action	Responsibility	Date	Target Outcome
7.1 Review current criteria that define customers with specific needs	Offer and Design for consumer and business customers	Sept 2008 (in line with technology implementation)	Clarity around criteria for eligible customers with disability –People receiving benefits vs people with disability
7.2 Review 'disability' brochure to ensure information is up-to-date	Brand & Marketing	Jan 2007	To increase the community's awareness of our commitment to people with disability
7.3 Review range of available products for people with disability	Brand & Marketing	Jan 2007 (Phase 1 scoping)	Identify any need for greater range of products to suit needs profiles of people with disability

Action	Responsibility	Date	Target Outcome
Use specific needs indicator to tailor banking products/services to meet the needs of customers with disability as far is commercially viable (New action linked to Business & Consumer Direct)	Brand & Marketing	Sept 2008 (in line with technology implementation)	Increased range of tailored services and products for people with disability
7.4 Communicate Product and Marketing action plan internally and promote involvement in creation of 2006 Accessibility Action Plan	Brand & Marketing and Customer Experience	Nov 2006	Increased awareness by Product and Marketing employees of 2006 AAP and its purpose
7.5 Ensure that in new brand campaigns, people with disability are considered eg visibility of people with disability on promotional materials	Brand & Marketing	Dec 2006	To increase the community's awareness of our commitment to people with disability
7.6 Advertise accessible features of WBC Internet banking services (Linked to Business & Consumer Direct)	Brand & Marketing	Ongoing in line with business plans	Broader awareness among external stakeholders of accessible features of internet banking
7.7 Ensure accessibility of product wall brochures to people with disability	Brand & Marketing and Service Development	Jan 2007 and ongoing	Provides flexible options for accessibility
7.8 Ensure that people with disability are considered when developing customer segment strategy	Offer and Design Business and Consumer Head of Consumer Experience	2006/7 as per strategy timeframes	To recognise the unique needs of people with disability, and develop value propositions as appropriate

Action	Responsibility	Date	Target Outcome
7.9 Develop this needs analysis into a marketing plan in collaboration with Offer and Design for business and consumer customers to promote Westpac as a 'bank of choice' for people with disability	Product and Marketing	Ongoing aligned with business plans	An increase in the number of customers who choose to bank with Westpac

<b>Objective 8</b>		<b>In addition to enterprise-wide initiatives, undertake specific initiatives in business areas</b>	
<b>Description</b>	<p>For the first time, a number of business areas are driving initiatives that meet the specific aspirations and goals of their businesses, taking into account the internal and external context in which they operate. This is in addition to supporting enterprise-wide initiatives relating to communication, training, employment, technology, property, and products. These businesses include:</p> <ul style="list-style-type: none"> <li>• 8.1 Operations</li> <li>• 8.2 Westpac Institutional Bank</li> <li>• 8.3 Consumer Financial Services</li> <li>• 8.4 Business Financial Services</li> <li>• 8.5 Financial Services Partnerships</li> <li>• 8.6 BT Financial Group</li> </ul>		

<b>8.1 OPERATIONS</b>			
<b>Description</b>	As part of Business and Technology Solutions and Services, Operations brings together five business areas that deliver Westpac's lending, international and transactional processes. These areas include Loan Originations, Unsecured Lending Originations, Collections, Transactions and International Operations.		
<b>General Manager Responsible</b>	GM Operations		
Action	Responsibility	Date	Target Outcome
8.1.1 Set up Operations working group to complete tasks and generate new ideas for AAP	Communications	Group set up and first meeting by Sept 2006	Gain agreement on items Ensure responsibilities and accountabilities agreed
8.1.2 Identify potential roles that may provide employment opportunities for people with disability	Operations BU Reps	Dec 2006	All potential roles to be identified and collated by December 2006.
8.1.3 Review disabled access for all Operations buildings	Operations BU Reps	Dec 2006	Review, recommendations and alterations completed

Action	Responsibility	Date	Target Outcome
8.1.4 Investigate involvement in a joint partnership with TAFE to provide workplace training for people with disability	Operations BU Reps	Dec 2006	Investigation and discussions completed by 31 October 2006.
8.1.5 Investigate having Team Managers and Leaders participate in the Willing and Able (WAM) mentoring program for people with disability	Operations BU Reps	June 2007	Raise awareness
8.1.6 Support existing team members with disability by providing opportunities for their manager to attend equity training and team members to attend disability awareness training through, for example, Australian Employers Network on Disability	Operations BU Reps	Dec 2006	All impacted team leaders/managers attend training by December 2006.
8.1.7 Raise disability awareness to enable employees to provide a high level of service to customers with disability –For Sydney based personnel, organise visits and tours to Northcott Society (Parramatta) to raise awareness and learn about new technology for people with disabilities	Operations BU Reps, Sydney	Feb 2007	Increase level of awareness

Action	Responsibility	Date	Target Outcome
8.1.8 Investigate having a guest speaker with a disability talk at each business unit's communications forum	Operations BU Reps	Dec 2006	Speakers program developed
8.1.9 Work with third party outsource partners (EDS & Firserv) to understand and influence recruitment policies	Shared Services – 3 <sup>rd</sup> party	Dec 2006	Review conducted, recommendations and alterations completed by 31 December 2006.

8.2 WESTPAC INSTITUTIONAL BANK (WIB)	
<b>Description</b>	<p>WIB is Westpac's wholesale bank that operates globally. In its 2006 Accessibility Action Plan, it aims to do the following:</p> <p><b>8.2.1 Audit.</b> Identify materials/product information/application forms that are available to the public/customers and whether alternative formats already exist. If they do, for example FX rates are available both online &amp; by telephone recording, ensure that customers are aware of availability</p> <p><b>8.2.2 Available tools.</b> Identify tools available to staff who current do business with individuals with specific needs. Ensure that employees are aware of these tools and have access to them</p> <p><b>8.2.3 Recruitment.</b> Ensure that recruitment opportunities are communicated to diverse candidates (including candidates with disability)</p> <p><b>8.2.4 Customer Alternatives.</b> Investigate the possibility of providing an option for WIB customers to request a different communication medium if required i.e. large print</p> <p><b>8.2.5 Community Day.</b> Provide additional suggestions for community activity day</p> <p><b>8.2.6 Client identification.</b> Identify current clients within the industry and determine whether they require additional facilities</p>
<b>General Manager Responsible</b>	GM People & Performance, WIB

Action	Responsibility	Date	Target Outcome
<b>8.2.1 Audit</b> –Identify materials/product information/application forms that are available to the public/customers and whether alternative formats already exist. If they do, for example FX rates are available both online & by telephone recording, ensure that customers are aware of availability –Identify representative for each business to source information provided to our customers –List each form of communication available –If more than one means of accessing the information is available, identify how to improve awareness of options	GM People & Performance, WIB	Oct 2006	80% of customer information identified
	GM People & Performance, WIB Business Reps	Nov 2006	All mediums identified
	GM People & Performance, WIB Business Reps	Dec 2006	Increased awareness
<b>8.2.2 Available tools</b> –Identify tools available to staff who currently do business with individuals with specific needs –Ensure that employees are aware of these tools and have access to them	GM People & Performance, WIB	Dec 2006	Identify support available to staff when dealing with customers with a specific need

Action	Responsibility	Date	Target Outcome
<ul style="list-style-type: none"> <li>-Research availability of help lines, support facilities for customers with specific needs within Westpac</li> <li>-Communicate to staff what options are available</li> </ul>	GM People & Performance, WIB	March 2007	Improved awareness of staff of support available
<b>8.2.3 Recruitment</b> <ul style="list-style-type: none"> <li>-Ensure that recruitment opportunities are communicated to diverse candidates (including candidates with disability)</li> <li>-Work with Recruitment portfolio to ensure that opportunities are open to diverse candidates</li> <li>-Identify roles that may be appropriate to diverse candidates and ensure advertisement placement in appropriate mediums</li> </ul>	GM People & Performance, WIB  GM People & Performance, WIB	March 2007  Ongoing	Ensure that our employment opportunities are open to a diverse candidate base  Targeting the relevant candidate market
<b>8.2.4</b> Determine whether it is considered reasonable to offer customers the choice of a different medium for a specific need	GM People & Performance, WIB	Dec 2007 & ongoing	Business case outlined
<b>8.2.5 Community Day</b> <ul style="list-style-type: none"> <li>-Investigate areas of need that fit the prerequisite for Westpac Community Day</li> <li>-Provide a list of suggestions on the Intranet for those areas who would like additional information</li> </ul>	GM People & Performance, WIB  GM People & Performance, WIB	March 2007  June 2007	Increased awareness  Staff can locate an appropriate activity



Action	Responsibility	Date	Target Outcome
<b>8.2.6 Client identification</b> –Establish whether current clients require additional facilities to accommodate disability –Identify whether additional facilities could be provided for employees of these organisations	GM People & Performance, WIB	Dec 2007	Identification of customers who may have accessibility issues.
	GM People & Performance, WIB	June 2008	Increased support to meet accessibility needs.

8.3 CONSUMER FINANCIAL SERVICES			
<b>Description</b>	Consumer Financial Services (CFS), part of the Business and Consumer Banking arm of Westpac, provides services to retail customers including, for example, savings and cheque accounts, personal and housing loans and term deposits		
<b>General Manager Responsible</b>	General Manager, Consumer Financial Services		
Action	Responsibility	Date	Target Outcome
8.3.1 Scope a feasibility study to explore the possibility of using SMS to communicate with customers with hearing impairment	Direct Financial Services	April 2007	Meeting customers' preferred methods of communication
8.3.2 Explore the possibility of providing Auslan interpreters for customers who might need this service when, for example, having an indepth discussion with a financial planner	Service Development	March 2007	Meeting customers' preferred methods of communication

8.4 BUSINESS FINANCIAL SERVICES			
<b>Description</b>	Business Financial Services (BFS), part of the Business and Consumer Banking arm of Westpac, provides services to business customers through its six areas including Regional and Agribusiness Banking, Business Banking, Business Portfolio Management, Commercial Banking, Small Business Banking and Specialised Markets.		
<b>General Manager Responsible</b>	GM, Business Financial Services (GM, BFS)		
Action	Responsibility	Date	Target Outcome
8.4.1 Work with Retail and Group Property to set accessibility standards for Business Banking Centres	GM, BFS	On going	Commercial sites optimally accessible to people with disability
8.4.2 Ensure that all BFS recruitment highlights our commitment to employing people with disability	GM, BFS	On going	Increased numbers of applicants with disability
8.4.3 Scope accessibility enhancements to Corporate Online and Banking Online, subject to funding approval for 07/08	GM, BFS	On going	Corporate Online and Banking Online comply with Westpac accessibility standards
8.4.4 Arrange for work experience opportunities	GM, BFS	Dec 06, and every six months thereafter	<ul style="list-style-type: none"> <li>-Work experience opportunity for applicants with disability</li> <li>-Increased understanding of the roles available in BFS suitable for applicants with disability</li> </ul>
8.4.5 Raise awareness of disability by inviting a peak body to speak at a BFS Leadership offsite	GM, BFS	07	Raise awareness of disability issues amongst BFS Leadership Team

8.5 FINANCIAL SERVICES PARTNERSHIPS (FSP)			
Description	Financial Services Partnerships (FSP), part of the Business and Consumer Banking arm of Westpac, identifies, manages and develops relationships with third party brokers and referrers, mobile home loan experts and other partners to complement Westpac's existing sales force.		
General Manager Responsible	General Manager, FSP		
Action	Responsibility	Date	Target Outcome
<b>8.5.1 Communication</b> –Include 'good news' story / complaints in internal newsletter –What will change –What Westpac and we as individuals can do going forward	General Manager, Financial Services Partnerships (GM, FSP)	Dec 2006 and ongoing	Provide awareness and update to employees on how Westpac can become more disability confident
<b>8.5.2 Recruitment</b> –When advertising roles, internally through Careers @Westpac or external advertising, ensure a note is made that "people with disability" are welcome to apply –As part of our graduate intake, look to providing a position for a final year student with disability	GM, FSP  GM, FSP	Ongoing  Request for 07 program	Expand potential pool of candidates in current market of labour shortages and 'war for talent'  Raise awareness that Westpac is open to employing people with disability, including graduates, given the match of skills to the role

8.6 BT FINANCIAL GROUP			
<b>Description</b>	BT Financial Group (BTFG) is the investment management arm of the Westpac Banking Group. BT has been helping Australians create and manage wealth since 1969. Its core business is investment, margin lending, superannuation and retirement income streams, and it manages and administers more than \$51 billion. In both Australia and New Zealand, BT provides a diverse range of investment options, including funds managed by its own team as well as alliances with global investment managers.		
<b>General Manager Responsible</b>	CEO BT Financial Group (CEO, BTFG)		
Action	Responsibility	Date completed	Target Outcome
8.6.1 As part of new site redesign, ensure all public pages are W3C compliant & accessible to vision impaired	CEO, BTFG	Sept 06	All pages publicly available are W3C compliant
8.6.2 All new web functionality and products should comply with W3C standards as outlined in the BT Internet Style Guide	CEO, BTFG	Ongoing	All new web functionality is W3C compliant
8.6.3 Presentation to BT senior management team on Westpac Accessibility Action Plan and BT specific opportunities	CEO, BTFG	Feb 07	Increase awareness of Westpac-wide initiatives, including learning and development and employment in order to apply them to BT

<b>Objective 9</b>		<b>Monitor and evaluate the 2006 Accessibility Action Plan</b>	
<b>Description</b>	To ensure the continued effectiveness and relevance of the Accessibility Action Plan is maintained, it will be monitored and evaluated internally every six months by the General Manager Sponsor of the Accessibility Action Plan. It will also be reviewed annually and this process will include consultation with internal and external stakeholders. The Plan may be updated as appropriate to take into account stakeholder feedback, advances in banking technology and any opportunities that may arise from time to time.		
<b>Measurement Method</b>	<ul style="list-style-type: none"> <li>• Achievement of goals and strategies</li> <li>• Westpac's ability to provide people with disability with better, more effective banking solutions, increasing the likelihood that they will develop their primary banking relationship with Westpac</li> </ul>		
<b>General Manager Responsible</b>	All accountable GMs		
Action	Responsibility	Date	Target Outcome
9.1 Monitor the progress and implementation of the Plan every six months	Working party members (Head of Diversity)	Six-monthly progress reporting with the first report due 31 May 2007	Any amendments to objectives, strategies and outcomes identified through ongoing evaluation
9.2 Evaluate the overall effectiveness of the Action Plan at yearly intervals and recommend any changes to ongoing strategies and outcomes	GMs accountable (Head of Diversity)	Annual reporting with the first report due 30 Nov 2007	Modified plan lodged with HREOC if significant changes are made. Plan evaluated for its effectiveness and outcomes in relation to customer satisfaction and employment of people with disability and community response

## 5. Appendix

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### Appendix 5.1 Building Code of Australia (BCA) Paper on Changes to the BCA

Important changes to the Building Code of Australia (BCA) are being proposed to align building regulation with Australian Government disability discrimination laws. The proposals will be released in early 2004 as part of a public consultation period which will run up to the end of April 2004.

The proposed changes would significantly improve access to new buildings and existing buildings undergoing new work or change of use, which are publicly accessible. They would also provide certainty for building owners, operators, designers and certifiers in relation to providing access for all members of the community.

#### **The problem**

Since the Australian Government Disability Discrimination Act (DDA) commenced operation in 1993, complaints to the Human Rights and Equal Opportunity Commission (HREOC) and to several equivalent State and Territory bodies have highlighted inconsistencies between the BCA and Federal disability discrimination laws.

The DDA makes it unlawful to discriminate against a person on the ground of disability in a number of areas, including work, accommodation, public transport and access to premises. There is a building-related element in all of these, with access to premises being the major one. The DDA, however, does not provide prescriptive details about what someone has to do to comply.

The current situation means that people with disability have to use the complaints mechanism in the DDA to enforce their rights; and those responsible for buildings, such as owners, occupiers, operators, designers and certifiers cannot be certain about fulfilling their responsibilities.

Over the past few years, the Australian Building Codes Board (ABCB) has made progressive changes to the BCA to try and align building regulations and Australian Government disability discrimination laws. In 2001, Australian Government Ministers asked the ABCB to undertake a more systematic review of the BCA access provisions and make changes to ensure a revised BCA would meet the requirements of the DDA

in relation to the built environment.

### **The solution**

The DDA allows for the Federal Attorney-General to develop Disability Standards in a number of areas including, but not limited to, access to premises. The effect of having a Disability Standard would be that anyone complying with the Standard would be certain they are complying with the DDA.

In the absence of a Disability Standard, people with disabilities, owners, operators, designers and certifiers would continue to rely on the individual complaints mechanism of the DDA as the only means of defining compliance.

In order to align a Disability Standard with the DDA, the ABCB is assisting in the development of the Disability Standards for Access to Premises (Premises Standard) which essentially use a revised BCA as the compliance code.

### **Developing the proposals**

The task of developing proposed changes to the BCA and the new draft Premises Standard has been undertaken by the ABCB's Building Access Policy Committee (BAPC). The BAPC has broad representation from the disability, property, government, design and certification sectors.

The BAPC has now finished the first phase of the project by developing the proposals. In broad terms, the proposals are an attempt to meet the objectives of the DDA to ensure buildings are as accessible as possible, without imposing what the legislation describes as an unjustifiable hardship on building owners and occupiers. The proposals include:

- Access to most levels in publicly accessible buildings;
- Wider circulation space requirements in corridors, through doorways and in accessible toilets;
- Additional accessible entrances to buildings;
- Accessible toilets wherever a bank of toilets is provided;
- Increased numbers of accessible rooms in hotels and motels;
- Hearing augmentation in more rooms with a public address system;
- Access to and from swimming pools; and
- Additional information and accessible features in lifts.

The work of the BAPC has involved more than just developing the proposed changes to the BCA and the new draft Premises Standard. A Regulation Impact Statement,

detailing the costs and benefits associated with the proposal has also been prepared. In addition, extensive consultation has taken place with Standards Australia International, who are responsible for developing much of the technical material referenced in the BCA.

Standards Australia International has revised a number of its standards to reflect the BAPC proposals. They will be co-ordinating the release of its new standards with the ABCB, so that those wanting to comment on the detailed technical provisions of the new proposals will have all the information they require.

### **The current situation**

In February 2004, the ABCB released for public comment the draft Disability Standards for Access to Premises (Premises Standard). Public consultation closed on 30 April 2004 after conducting a national round of awareness sessions.

The ABCB, through its Building Access Policy Committee has now considered all submissions resulting from the public consultation period on the draft Premises Standard. During this process, consultation with various respondents was undertaken to further clarify their submissions and discuss options to progress the draft Premises Standard. The submissions received were generally supportive of the development of new provisions, but opposing views were expressed on the stringency of the proposals.

By September 2006, the results of the Building Access Policy Committee's consideration of public comment had been considered by the Board and advice, including a Regulation Impact Statement that estimates the costs and benefits likely to accrue from the proposal, had been provided to the Federal Minister for Industry, Tourism and Resources and the Federal Attorney-General for their consideration.

For further information relating to the draft Premises Standard or if you would like to be kept up to date with developments you can contact the ABCB Office on 1300 857 522 or email [abcb.office@abcb.gov.au](mailto:abcb.office@abcb.gov.au).



## 6. Glossary

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ABA	Australian Bankers Association
ABCB	Australian Building Codes Board
ATM	Automatic Teller Machine
Ask Once	Westpac's Customer Service Mission
BAPC	Building Access Policy Committee
BCA	Building Code of Australia
BCB	Business and Consumer Banking (the retail bank)
BTFG	BT Financial Group, part of the Westpac Group
BTSS	Business and Technology Solutions and Services (IT and Operations)
BUC	Business Unit Consultants (Human Resources Managers)
DDA	Disability Discrimination Act (Commonwealth) 1992
GIC	Group Internal Communications
GM	General Manager, a senior executive responsible for a business or functional area
HREOC	Human Rights and Equal Opportunity Commission
In-stores	Westpac branches operated in the premises of a business partner eg a chemist, a newsagency
KPI	Key Performance Indicator. A unit of measurement used to assess a company's performance against specific criteria
P & P	People & Performance (Westpac's Human Resources function)
PC	Personal Computer
PIN	Personal Identification Number
RFP	Request for Proposal
Telephone Banking	A service allowing customers to access information about products and services and to conduct their banking by phone
TL&D	Training Learning and Development Unit
TTY	Teletypewriter for people with hearing impairment
VRU	Voice Response Unit
W3C/WAI	World Wide Web Consortium (W3C)'s Web Content Accessibility Guidelines

## Where to find accessible formats

If you or someone you know is unable to read or handle printed material, then please advise them that this Accessibility Action Plan (AAP) is available in web-based accessible versions as large print PDF and E-text (for screen readers).

*An Overview of Westpac's Accessibility Achievements and Plans, 2001 to 2008* is also available in audio files alongside the accessible versions of the AAP on our website [www.westpac.com.au](http://www.westpac.com.au) under Our Commitments on the 'Westpac Info' tab.

<http://www.westpac.com.au/internet/publish.nsf/Content/WICR+Accessible+services>