

THE WESTPAC GROUP

Accessibility Action Plan Update

(as at November 2009)

DISABILITY DISCRIMINATION ACT 1992

This document has been produced in accessible formats. Go to

<http://www.westpac.com.au/accessibility>

For more information see page 46

Executive Summary

Westpac Group's 2006 Accessibility Action Plan represented the Bank's ongoing commitment to ensuring better access to banking services and employment opportunities for people with disability. This document provides a progress update as at November 2009 against the actions that were highlighted in the 2006 Plan.

Highlights of the update include:

- Establishing an awareness training program 'Do the Right Thing' that all employees must complete
- Providing free in-branch AUSLAN interpreter service for customers and at our Annual General Meeting, which was also be available via webcast
- Captioning all high-end videos viewed by customers visiting our foyers as well as employees
- Working more closely with our recruitment suppliers to attract candidates with disability and facilitate their success
- Providing mental health awareness training for the more than 3000 leaders who manage diverse teams.
- Approximately 75% of the Group's ATMs are 'Talking ATMs' which are hearing enabled for the visually impaired

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 10 million customers, 38,000 employees (including about 12 percent¹ who have a disability) and 530,000 individual shareholders, we also believe it benefits everyone, including people with disability, and helps to build the long term sustainability of our business.

¹ Based on our Staff Perspective Survey undertaken in 2008 where staff were asked if they have a disability, this was a voluntary question.

Our commitment

I am delighted to provide an update on the Group's progress since we launched our last Accessibility Action Plan (AAP) in 2006. This report outlines what we have achieved in the areas of accessibility for customers and employees with disability.

The Westpac Group is committed to providing an environment where all our customers, including those with a disability, have easy access to products and services. As an organisation, we are very proud of the progress we have made across all our brands.

We also strive to create a working environment where all of our people are given the opportunity to be the best they can be and the support they need to achieve their objectives.

Throughout 2010, The Westpac Group will embark on developing a new Accessibility Action Plan covering all our brands and businesses. We look forward to working with external disability agencies and stakeholders who will help provide further insight into the important area of accessibility.

Gail Kelly

Chief Executive Officer, The Westpac Group

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1. Introduction

As a global leader in responsible business practices in our sector, The Westpac Group 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*,² 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 ten million customers, 38,000 employees and 530,000 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 and the 2006 Accessibility Action Plan, significant progress has been made in delivering against our commitments. Among those initiatives that remain incomplete, many have been overtaken by developments in technology and changes within our business.

While we recognise that there is still a way to go, we were encouraged to note that as we developed our latest Accessibility Action Plan (AAP), The Westpac Group 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'.

This document provides an update for The Westpac Group, a significantly larger organisation since the successful merger with St George on the 1st October 2008. During 2010, we will undertake the development of a new Accessibility Action Plan, the first for the consolidated Group.

² *Our Principles for Doing Business*, which sets 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

2. Background

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 20 percent of Australians lives with some form of disability and another 13 percent have caring responsibilities. Among our employees who identify themselves as having a disability, physical impairment, 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.³

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.

³ World Health Organisation, www.who.int/en/

2.2 Our progress

Since the submission of our 2006 Accessibility Action Plan, we can report some significant achievements, although there is still much to be done for our customers, our employees and potential employees. Beyond the Plans, 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

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).

This progress update of our AAP 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
- Australian Human Rights Commission
- Blind Citizens Australia
- Brotherhood of St Laurence
- DeafSA
- Department of Family and Community Services
- Finance Sector Union
- Mission Australia
- The Salvation Army
- The Smith Family
- St James Ethics Centre
- Vision Australia (formerly the Royal Blind Society).

3. Aims and Objectives

3.1 Aims

Like its predecessors, the 2006 Accessibility Action Plan aimed 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 Australian Human Rights Commission 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 Accessibility Action Plan focuses on the following areas;

1. Enhance disability awareness amongst employees.
2. Increase employment of people with disability.
3. Improve access to Westpac's website 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.

4. Westpac Update

Objective 1: Enhance disability awareness amongst employees at Westpac

Area of Focus	What we said we'd do	What we have done
Employee Training	<ul style="list-style-type: none"> • All Westpac employees complete new mandatory training 'Do the Right Thing' which includes disability awareness training. It aims to: <ul style="list-style-type: none"> ○ 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 	<ul style="list-style-type: none"> • All employees have completed this training and the module will be reviewed in 2010 to include any appropriate updates
	<ul style="list-style-type: none"> • Include a 'specific requirements' category in our training program invitations 	<ul style="list-style-type: none"> • Completed and integrated within the business
	<ul style="list-style-type: none"> • Review Westpac academy e-learning guidelines to ensure W3C accessibility standards are incorporated 	<ul style="list-style-type: none"> • Analysis is currently underway within Group People (HR)
	<ul style="list-style-type: none"> • Work with select external training providers to encourage them to supply facilitators who are from 	<ul style="list-style-type: none"> • Completed and integrated in 2007

Area of Focus	What we said we'd do	What we have done
	<p>diverse backgrounds, including people with disability</p>	
	<ul style="list-style-type: none"> • Ensure training provision is inclusive of specific needs e.g. signing, large print, audio materials (upon request) 	<ul style="list-style-type: none"> • Completed - vendor available to reproduce materials into large font. The JAWS screen reading software is currently being investigated to be made available to the visually impaired
	<ul style="list-style-type: none"> • Develop and implement a regional strategy for learning to improve accessibility to training 	<ul style="list-style-type: none"> • Completed in 2008 - Virtual Classroom technology is now available
	<ul style="list-style-type: none"> • Explore the development of training materials for branch employees, e.g. a disability communication guide 	<ul style="list-style-type: none"> • Completed under - 'Communication with Customers' section on the intranet
	<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • Coordinated guest speakers from organisations such as Beyond Blue during Mental Health Week in 2008. Updated the intranet to communicate Wellness programs and activities across the group which included mental health activities and Fact sheets. Participated and made available e-learning CDs as part of Mental Health First Aid randomised controlled trial
	<ul style="list-style-type: none"> • Partner with relevant organisation to develop basic awareness and education on mental health management components for inclusion in leadership learning activities 	<ul style="list-style-type: none"> • Continued to provide the Manager LINK program through our EAP provider for people leaders to obtain professional guidance when dealing with people with mental health concern • Supported people leaders directly involved with people (customers and employees), with acute

Area of Focus	What we said we'd do	What we have done
		<p>mental health issues following traumatic events such as Black Saturday Victorian Fires and drought affected areas in rural Australia by providing them with education sessions via our professional trauma counsellors</p>
<p>Communication</p>	<ul style="list-style-type: none"> • Include diversity-related materials in <i>Leading Edge</i>, our enterprise-wide program for middle managers 	<ul style="list-style-type: none"> • Completed
	<ul style="list-style-type: none"> • Include accessibility issues in the monthly <i>Enterprise Learning</i> newsletter • 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 	<ul style="list-style-type: none"> • Completed - newsletters are now completed quarterly and information included when required • New consultants are trained to understand diversity policies and issues and where to find information and seek further support
	<ul style="list-style-type: none"> • Launch Westpac's Accessibility Action Plan internally and externally via various channels 	<ul style="list-style-type: none"> • Launched through internal and external channels in Dec 2006
	<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • Completed
	<ul style="list-style-type: none"> • Promote use of guest speakers with disability at business unit forums (minimum of one annual event per year) 	<ul style="list-style-type: none"> • Completed
	<ul style="list-style-type: none"> • Increase accessibility at the AGM by including an Auslan interpreter who can be viewed face-to-face 	<ul style="list-style-type: none"> • Included as part of the AGM communications plan

Area of Focus	What we said we'd do	What we have done
	<p>and via webcast. Plus downloads to MP3 Players</p> <ul style="list-style-type: none"> Investigate possibility of holding an accessibility/technology showcase in foyer of Westpac Place that displays new/existing capability for customers with disability 	<p>2007</p> <ul style="list-style-type: none"> In 2007 there was a Technology Showcase Demonstration in the Conference & Catering venue on Level 22 Westpac Place: <ul style="list-style-type: none"> For people with vision impairment: 'Talking' software, magnified screens (courtesy Agility Technology, Elana Allen, Vision Australia, Braille business cards) For people who have hearing impairment: technology to make using a mobile phone easy (Lewis Horwitz); Interpreter from the Deaf Society Display on workplace modifications (representative from Job Access) <p>2008 and 2009</p> <ul style="list-style-type: none"> Foyer promotions to raise awareness for people with a disability: <ul style="list-style-type: none"> The Assistance Dogs came to the Westpac Place foyer and undertook a demonstration of life in a wheelchair using an Assistance Dog. Peter Hanlon, GE WRBB and Rob Coombe, CEO BT participated in this event. We also handed out information packs of other initiatives to further educate our

Area of Focus	What we said we'd do	What we have done
		employees
	<ul style="list-style-type: none"> • Include captioning on all high end videos 	<ul style="list-style-type: none"> • Closed captioning is included on internal video when displayed on the plasma screens in foyers and common areas when required • High end video developed for other purposes and have audio component are closed captioned for use on the plasma displays. When video is developed internally specifically for plasma display, text elements are included in the production and so closed captioning is not required
	<ul style="list-style-type: none"> • When communicating Westpac's support for disability issues or groups (e.g. International Day of People with Disability) include links to the AAP on the Community Involvement Intranet site 	<ul style="list-style-type: none"> • Completed
	<ul style="list-style-type: none"> • Scope options for CEO/Chairman or other GM to speak about Westpac's accessibility initiatives at an external event during 2007 	<ul style="list-style-type: none"> • GM Corporate Affairs and Sustainability spoke at International Day of People with Disability event
Employee Disability	<ul style="list-style-type: none"> • Undertake further analysis to understand the Staff Perspective Survey results of employees who identified themselves as having a disability 	<ul style="list-style-type: none"> • In 2008 we introduced 14 sub-categories of disability for employees who identified themselves as having a disability. This has allowed us to take a far more analytical approach to understanding the issues for each of these groups and how they experience working at Westpac
	<ul style="list-style-type: none"> • Explore feasibility of implementing a 'Stepping into Banking' work experience initiative 	<ul style="list-style-type: none"> • Explored opportunity with The Australian Employers' Network on Disability

Area of Focus	What we said we'd do	What we have done
	<ul style="list-style-type: none"> Profile successful individuals (internal/external) with disability in employee communications (eg <i>WestpacNews</i>) and external publications (eg Annual Report, Stakeholder Report) 	<ul style="list-style-type: none"> Completed
	<ul style="list-style-type: none"> Scope options to extend CEO annual awards to include 'accessibility' criteria in forthcoming years 	<ul style="list-style-type: none"> Accessibility was highlighted in the CEO Awards for Corporate Responsibility in 2007, both in the communications surrounding the awards and as examples within the nomination criteria for relevant award categories. One third of the individuals and teams acknowledged were involved with organisations or initiatives involving accessibility

Objective 2: Increase employment of people with disability

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:

- Ensure Westpac’s recruitment and attraction practices fully support Equal Employment Opportunity
- Ensure Westpac sources a diverse range of candidates, including people with disability, via agencies and directly through Careers@Westpac <http://www.westpac.com.au/about-westpac/careers/>
- Focus on working towards a sustainable solution to employing people with disability.

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 <http://www.westpac.com.au/about-westpac/careers/westpac-as-employer/diversity/>

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.

Area of Focus	What we said we’d do	What we have done
Recruitment Supplier Review	<ul style="list-style-type: none"> • Use the refresh of current panel to review their ability to source and manage a pipeline of diverse candidates: <ul style="list-style-type: none"> ○ Review aspects of agencies’ own culture at the initial stage of requesting information ○ Review experience in sourcing diverse candidates 	<ul style="list-style-type: none"> • Preferred supplier panel recently reviewed following merger. RFI requested agencies to service Westpac Group needs to observe employment policies and procedures

Area of Focus	What we said we'd do	What we have done
	<ul style="list-style-type: none"> ○ Embed as requirement in Terms and Conditions, Service Level Agreements, etc 	
Attraction and Sourcing	<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • A small pilot is underway to employ work experience candidates with disability in Westpac Retail and Business Banking • For the 2009 intake of graduates, we offered 5 places to candidates with disability
	<ul style="list-style-type: none"> • Expand advertising e.g. non-mainstream media with a target market of the disability sector; additional job search sites 	<ul style="list-style-type: none"> • Advertising is placed on major external job boards
Recruitment Process	<ul style="list-style-type: none"> • Review recruitment process to ensure equitable outcomes for all candidates 	<ul style="list-style-type: none"> • Processes adhere to Equal Employment Opportunity legislation
	<ul style="list-style-type: none"> • Continue the existing tracking process and measures with current and new providers 	<ul style="list-style-type: none"> • Review meetings with agencies have been conducted during 2009 with a more general focus. Candidate pipeline to be included on regular meeting agenda for 2010
Education	<ul style="list-style-type: none"> • Identify and engage core group of hiring managers as champions • Review advertising guidelines and diversity statements • Include tagline encouraging people with disability 	<ul style="list-style-type: none"> • Recruiters are aware of EEO and observe principles in recruitment

Area of Focus	What we said we'd do	What we have done
	to apply	
Workplace adjustments	<ul style="list-style-type: none"> Maintain relationship with Ergonomist to advise on property-related workplace modifications where required for staff with disability 	<ul style="list-style-type: none"> Access to Ergonomist is available and engaged in consultation with the Westpac Group OH&S Team where required
Diversity Awards	<ul style="list-style-type: none"> Westpac has won the 2009 Deaf Australia "Fair go" award at the Deaf Australia Annual General Meeting. Organisations are nominated in recognition of exceptional efforts in giving Deaf people a fair go. Westpac won the Deaf Australia (NSW) "Fair go" award in 2007 and 2008 but this is a first National Australian award 'Organisation of the Year' Australian Sign Language Interpreters Association NSW (ASLIA NSW), 2008 St Jerome Awards for Translators and Interpreters, 2007. Recognised in these awards for our Interpreter Initiative for customers and employees whose language is Auslan. Vision Australia: Making a Difference awards in 2007, shown outstanding support for people who are blind or have low vision in their community by providing work experience 	

Objective 3: Improve access to Westpac’s website and Internet banking services for people with disability

Westpac's website, www.westpac.com.au provides information on Westpac and our products and services. It allows people to research, compare and 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 1.9 million active customers⁴ for Online Banking. In addition to these services, Westpac Broking provides online share trading and information on the Internet.

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 ABA standards and, where possible, W3C/WAI guidelines.

Area of Focus	What we said we’d do	What we have done
Communication	<ul style="list-style-type: none"> Communicate accessibility responsibilities to all business units who publish content, forms, tools and applications via the Westpac Internet (applicable to in-house developed and third party items) 	<ul style="list-style-type: none"> Responsibilities embedded in the Website team and governance process
	<ul style="list-style-type: none"> Advertise accessible features of Westpac Internet banking services 	<ul style="list-style-type: none"> National Relay Service links included in Contact Us section of Website. May 2009 survey indicated Westpac have the highest Net Promoter Score rating of major banks in this area Accessibility statement on every page of Website

⁴ an active customer is one who has logged onto Internet Banking within the last 90 days

Area of Focus	What we said we'd do	What we have done
	<ul style="list-style-type: none"> Continue to monitor feedback or complaints on disability access issues 	<ul style="list-style-type: none"> SMS feature provides exemptions for those unable to use mobile and is part of FAQ Embedded in monthly 'Voice of the Customer' feedback process From October 2007 onwards, complaints and customer feedback received via the HEAT call logging system used by the Online Banking Service Centre, COLTS and the various email an expert forms available to customers online have been monitored and reported as part of the monthly Online Banking KPI Report. Should any issues be raised these will be documented and tracked until resolved To date, we have had no specific authentication or accessibility complaints or concerns raised to the Trust services team. For the record a clear escalation path is in place to address these concerns should they arise
Training	<ul style="list-style-type: none"> Develop a training plan and deliver training on accessibility for employees on a regular basis 	<ul style="list-style-type: none"> Responsibilities embedded in the Website and Internet Banking teams
IT Development	<ul style="list-style-type: none"> Continued education of IT providers of accessible coding and testing standards Extend and maintain Design Guidelines Intranet site 	<ul style="list-style-type: none"> Responsibilities embedded in the Website and Internet Banking teams Design guidelines are continually updated. Accessibility criteria described in all design guidelines

Area of Focus	What we said we'd do	What we have done
	<ul style="list-style-type: none"> Update business requirements specification templates to include accessibility requirements as standard requirements for any change /development 	<ul style="list-style-type: none"> Accessibility included in requirements
Compliance	<ul style="list-style-type: none"> Develop compliance plans that work towards meeting the accessibility requirements of the Disability Discrimination Act and the Australian Bankers Association 	<ul style="list-style-type: none"> Responsibilities embedded in the Website and Internet Banking teams. Strive to conform to W3C Web Content Accessibility Guidelines and to comply with level AA of the Web Content Accessibility Guidelines, Version 2.0
	<ul style="list-style-type: none"> Continued testing for accessibility compliance 	<ul style="list-style-type: none"> Rationale Policy Tester is used monthly to scan our Websites for specific accessibility issues. Any problems found are raised and addressed
	<ul style="list-style-type: none"> Ensure that new Content Management System enables compliance with W3C standards 	<ul style="list-style-type: none"> New Website CMS installed with compliance with W3C. We are compliant with priority 1 and 2 of Web content guidelines version 1, and we have also tested for compliance with success criteria of Web Content Guidelines version 2

Objective 4: Improve access to Telephone Banking services

Our Contact Centres handle more than 50 million calls every year. For customer convenience, the service is available 24 hours per day, 7 days per week.

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 Service Centre representative (Banker) 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.

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.

To achieve this objective, the following actions will be undertaken:

- Continue education of Customer Operations employees
- Provide standards to Customer Operations staff to assist compliance with accessibility requirements
- Undertake initiatives to increase accessibility of telephone banking services
- Measure accessibility of Telephone Banking services

Area of Focus	What we said we'd do	What we have done
Communication	<ul style="list-style-type: none"> • Work with Customer Operations businesses to develop compliance plans that work towards meeting the accessibility requirements of the Disability Discrimination Act and the Australian Bankers Association 	<ul style="list-style-type: none"> • Undertaken third party review of call classifiers to improve customer navigability

Area of Focus	What we said we'd do	What we have done
Education	<ul style="list-style-type: none"> • Provide design training to staff on a regular basis 	<ul style="list-style-type: none"> • As above
Technology	<ul style="list-style-type: none"> • 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) 	<ul style="list-style-type: none"> • The Contact Centre refresh in 2007 provided updated technology that has speech capability and improved agent routing • IVR refreshed May 2009 creating simplified menu structures ensuring right calls to right agents minimising call transfers
Customer Feedback	<ul style="list-style-type: none"> • Continue to monitor feedback and complaints on disability access issues 	<ul style="list-style-type: none"> • All complaints are reviewed, no specific accessibility issues received to date

Objective 5: Enhance access to Westpac’s ATM facilities

Westpac provides its customers with access to approximately 1,700 ATMs and kiosks as self-service facilities which are supplied by device vendors and configured for Westpac. 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.

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.

Area of Focus	What we said we’d do	What we have done
Communication	<ul style="list-style-type: none"> Work with ATM businesses to develop compliance plans that work towards meeting the accessibility requirements of the Disability Discrimination Act and the Australian Bankers Association 	<ul style="list-style-type: none"> Responsibilities embedded within the ATM team
	<ul style="list-style-type: none"> Extend and maintain Design Guidelines Intranet site 	<ul style="list-style-type: none"> Fully implemented
	<ul style="list-style-type: none"> Continue to capture and monitor feedback or complaints on disability-access issues 	<ul style="list-style-type: none"> Embedded as monthly Voice of the Customer feedback process
Staff Training	<ul style="list-style-type: none"> Provide Design training to ATM staff on a regular basis 	<ul style="list-style-type: none"> Responsibilities embedded within the ATM team
	<ul style="list-style-type: none"> Continue education of ATM employees on accessibility compliance requirements and changes 	<ul style="list-style-type: none"> Responsibilities embedded within the ATM team
Procurement and Technology	<ul style="list-style-type: none"> Ensure disability access issues are considered when purchasing hardware and software, ensuring 	<ul style="list-style-type: none"> Embedded in procurement process

Area of Focus	What we said we'd do	What we have done
	<p>items are manufactured in accordance with ABA standards on ATMs specifications and configurations</p>	
	<ul style="list-style-type: none"> • Continue implementation of access friendly, 'Talking ATMs' as determined by Westpac's current business strategy, while ensuring compliance with ABA standards 	<ul style="list-style-type: none"> • 68% (1,232) of ATMs audio enabled. Target to complete fleet refresh by Oct 2010
	<ul style="list-style-type: none"> • Design and implement ATM stability/grab rails for targeted implementation 	<ul style="list-style-type: none"> • 89% of ATMs have wheelchair accessibility
	<ul style="list-style-type: none"> • Implement ability for customer to program their most frequent ATM transaction in order to limit the key-presses required for each transaction 	<ul style="list-style-type: none"> • Planned as part of 2010 works
	<ul style="list-style-type: none"> • Conduct an annual self-audit to ensure new technology installations comply with ABA standards 	<ul style="list-style-type: none"> • Completed, last review May 2009

Objective 6: Ensure Westpac premises are accessible

The Westpac Group owns or leases 1,181 premises across all its brands throughout Australia (1,057 retail branches and 124 commercial offices). 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.

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.

1. Access to the store and to ATMs from street level and access to the banking chamber via a complying path
2. Physical access to alternative channels within the established guidelines
3. Counters and furniture that can be accessed by customers with varying disabilities
4. Appropriate circulation areas at modules accessed by customers with disability
5. Appropriate access to a front of house Sales Office and to the service desk
6. An accessible pathway for employees to the rear of the counters, to the Manager's desk, to one back office workpoint, to the safes and to the amenities
7. Access to the toilet and appropriate provision within the toilet to enable use by employees with a disability
8. Access to appropriate technology hardware at selected workpoints and to security devices where required

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.

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.

Actions to increase access to The Westpac Group non-branch sites

Group Property, which is responsible for the Group’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 focussed on a number of areas in the AAP including:

- DDA consultancy
- Workplace adjustments
- Directional signage
- Corporate Accommodation Manual
- Building Condition Index
- Design and documentation for construction works
- Property feasibility studies
- New leases – minimum standards of access

Area of Focus	What we said we’d do	What we have done
Refurbishment Programme	<ul style="list-style-type: none"> • Ensure new and refurbished branches comply with Building Code of Australia and are consistent with the objectives of the DDA 	<ul style="list-style-type: none"> • All new branches or existing branches that undergo a major refurbishment or relocation, comply with BCA and are consistent with the objectives of the DDA
	<ul style="list-style-type: none"> • Engage DDA consultant as required. e.g. consultant engaged for Westpac Place at design stage 	<ul style="list-style-type: none"> • Designs for Westpac Group branches and tenancies are subject to the relevant DDA design requirements for BCA compliance. Westpac Group Design Standards Manual outlines design specifications for DDA doors, toilets and kitchens
	<ul style="list-style-type: none"> • Set up workshop with corporate design consultant and Brand to discuss options for directional 	<ul style="list-style-type: none"> • Signage change made at Westpac Place with tactile signage to speed stiles and on floor security door

Area of Focus	What we said we'd do	What we have done
	<p>signage in new corporate sites to provide greater accessibility for people with the vision impairment, including Braille and high contrast lettering</p>	<p>for vision impaired staff</p>
	<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • Corporate Design Manual currently under development in partnership with Westpac Group Property and United Group Services
	<ul style="list-style-type: none"> • 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 Group Property where issues of non-compliance are noted 	<ul style="list-style-type: none"> • Designs for Westpac Group branches and tenancies are subject to the relevant DDA design requirements for BCA compliance
	<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • Compliance with DDA is included when new premises are being considered. Costs for initiatives to make new premises compliant are identified and included in leasing negotiations
	<ul style="list-style-type: none"> • Coordinate a workshop with the facilities 	<ul style="list-style-type: none"> • Sodexo BCI audit includes checks for evaluating

Area of Focus	What we said we'd do	What we have done
	<p>management company, Mowlem Sodexo, (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</p> <ul style="list-style-type: none"> • Include the assessment of works required for BCA and DDA compliance in the cost and programme reporting at site feasibility stage. Revise feasibility template to include BCA and DDA comments section. Provide analysis of likely costs in Project Management cost plan 	<p>condition of installed DDA measures – it does not identify if additional DDA measures / initiatives are required</p> <ul style="list-style-type: none"> • Costs for DDA and DDA compliance are taken into account and outlines in the decision making process
In-Branch Enhancements	<ul style="list-style-type: none"> • Redesign the customer queuing system used at the tellers counter • Counter Hearing System – 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 • Redesign tellers counter to provide a modular 	<ul style="list-style-type: none"> • Refurbishment including; improved traffic flow, and improved queue management • Increased space of enquiry areas and number of customer facing staff across the branch network • Increased number of sales areas and sales staff to increase capacity and reduce queuing times • Q4 2009 trial undertaken in Wittlesea branch – identified as having a number of mature customers with hearing impairments • In Q1 2010, Plan to gauge customer feedback and look to retro-fit in branches where there is specific customer need • Worked with OHS and Security to develop a new

Area of Focus	What we said we'd do	What we have done
	<p>counter compliant with OHS, Security & BCA standards</p>	<p>counter design which meets OHS, Security and BCA standards.</p> <ul style="list-style-type: none"> All new branches of existing branches that undergo a major refurbishment or relocation, receive a new teller counter or adjustment to the existing teller counter
<p>Workplace adjustments</p>	<ul style="list-style-type: none"> Maintain relationship with Ergonomist to advise on property-related workplace modifications where required for employees with a disability. e.g. consultant engaged on Westpac Place furniture specification 	<ul style="list-style-type: none"> A Ergonomist is available and engaged in consultation with the Westpac Group OH&S Team where required

Objective 7: Ensure product promotion and marketing activities are inclusive of people with disability

Westpac’s objectives with regard to marketing our products and services to people with disability are to:

- Provide accessible information on existing and new accessible banking services and products
- Obtain information via customer surveys and focus groups and use this information to improve the accessibility of our products and services
- 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
- Increase the number of people with disability who choose to bank with Westpac

Area of Focus	What we said we’d do	What we have done
Product Development	<ul style="list-style-type: none"> • Review <i>‘Easy banking for customers with disability’</i> brochure to ensure information is up-to-date 	<ul style="list-style-type: none"> • Latest version updated Feb 09
	<ul style="list-style-type: none"> • Review range of available products for people with disability 	<ul style="list-style-type: none"> • Refer ‘disability’ brochure for key products and services available • Complimentary interpreter service available for customers in branch (‘Fair Go’ Award 2008)
Brand and Marketing	<ul style="list-style-type: none"> • Ensure that in new brand campaigns, people with disability are considered e.g. visibility of people with disability on promotional materials 	<ul style="list-style-type: none"> • Closed captioning featured on TV commercials • Both audio and visual communication techniques applied e.g. ‘supers to support audio and visa versa’ • Subject to concept, we consider and represent a wide cross section of the Australian population in brand executions
	<ul style="list-style-type: none"> • Advertise accessible features of Internet banking services 	<ul style="list-style-type: none"> • Refer following link for online promotion of services and products including online and ATMs

Area of Focus	What we said we'd do	What we have done
		http://www.westpac.com.au/about-westpac/the-westpac-group/corporate-governance/Accessibility/accessible-products-services/ <ul style="list-style-type: none"> • Refer disability brochure above including range of contact/information points for customers
Customer Segmentation and Identification	<ul style="list-style-type: none"> • 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) • Review current criteria that define customers with specific needs • Ensure that people with disability are considered when developing customer segment strategy 	<ul style="list-style-type: none"> • The new Westpac Local programme and the 'Bring Back the Bank Manager' campaign aims to better understand individual customer needs within each local community • There is a Direct Mail flag on our Customer Information system for customers who advise the Bank that they don't want to receive direct advertising material

Objective 8: Undertake specific initiatives in business areas

BT

BT Financial Group (BTFG) is the wealth management arm of the Westpac Banking Corporation. BTFG designs, manufactures and administers financial products that enable customers to achieve their financial goals through the accumulation, management and protection of personal wealth. Distribution of BTFG’s products is conducted through Westpac/BTFG’s Australian and New Zealand consumer distribution businesses and an extensive network of external financial advisers.

Area of Focus	What we said we’d do	What we have done
Product Development	<ul style="list-style-type: none"> As part of new website redesign, ensure all public pages are W3C compliant & accessible to vision impaired 	<ul style="list-style-type: none"> Fully compliant
	<ul style="list-style-type: none"> All new web functionality and products should comply with W3C standards as outlined in the BT Internet Style Guide 	<ul style="list-style-type: none"> Fully compliant

Retail and Business Banking (R&BB)

Area of Focus	What we said we'd do	What we have done
AUSLAN Interpreters	<ul style="list-style-type: none"> Explore the possibility of providing Auslan (Australian Sign Language) interpreters for customers who might need this service when, for example, having an in-depth discussion with a financial planner 	<ul style="list-style-type: none"> Westpac has introduced a new initiative across Australia in conjunction with the Sign Language Communication NSW (Previously Deaf Society of NSW), which provides Hearing Impaired customers with the opportunity to have an Auslan accredited interpreter present in their conversations with the Westpac

Westpac Institutional Banking (WIB)

Area of Focus	What we said we'd do	What we have done
Audit	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> Coverage of customer needs was deemed adequate given the one-to-one relationships we have with customers. We continue to expand our delivery methods to meet customer needs (e.g. Xylo - internet based service) which will continue to provide accessibility to customers
Available Tools	<ul style="list-style-type: none"> Identify tools available to staff who currently do business with individuals with specific needs 	<ul style="list-style-type: none"> Support tools have been identified and a reference library is completed and we have scheduled the

Area of Focus	What we said we'd do	What we have done
	<ul style="list-style-type: none"> Ensure that employees are aware of these tools and have access to them 	<p>library to be profiled on the intranet alongside communicating about Westpac's commitment to International Day for People with a Disability</p>
Recruitment	<ul style="list-style-type: none"> Ensure that recruitment opportunities are communicated to diverse candidates (including candidates with disability) Work with Recruitment portfolio to ensure that opportunities are open to diverse candidates 	<ul style="list-style-type: none"> Careers@Westpac has completed the work required to allow Disability Works Australia (DWA) access to the Careers@Westpac portal. This will allow DWA to supply candidates to match our roles. We have also included this update in our new Recruit for Results workshops Through our broader Diversity agenda we have run Diversity Education Sessions that have been co-facilitated by the Executive Team on diversity, which included mention of disability. These workshops have covered around 1100 staff globally. We have instituted a program of follow-up action plans to reinforce the messages within the workshop Two roles identified within International Operations
	<ul style="list-style-type: none"> Identify roles that may be appropriate to diverse candidates and ensure advertisement placement in appropriate mediums 	<ul style="list-style-type: none"> Careers consultants also brief managers on our desire to create a more diverse workforce at the time they open a recruitment requisition with a manager We also had a graduate candidate who nominated themselves as having a disability complete the WIB

Area of Focus	What we said we'd do	What we have done
		<p>Graduate Assessment Centre</p> <ul style="list-style-type: none"> Should roles be available to the external market, candidates from DWA may apply through the Careers@Westpac portal
Community	<ul style="list-style-type: none"> Investigate areas of need that fit the prerequisite for Westpac Community Day 	<ul style="list-style-type: none"> Supported Cana Communities – a charity that supports people who suffer from circumstances that alienate them from the broader community. We will continue to review the available list of charities Continue to promote Community Involvement with a number of organisations.

Financial Services Partnerships

Area of Focus	What we said we'd do	What we have done
Recruitment	<ul style="list-style-type: none"> When advertising roles, internally through Careers @Westpac or external advertising, ensure a note is made that “people with disability” are welcome to apply 	<ul style="list-style-type: none"> All advertised roles (online and press) will make reference to Equal Employment Opportunities at Westpac. In addition, we are working with our Panel Agency Supplier Alliances and are in the process of forming partnerships with Diversity@Work and DEWR

Objective 9: Monitor and evaluate the Accessibility Action Plan

Area of Focus	What we said we'd do	What we have done
Accessibility Plan Sponsorship	<ul style="list-style-type: none"> • Monitor the progress and implementation of the AAP every six months • Evaluate the overall effectiveness of the AAP at yearly intervals and recommend any changes to ongoing strategies and outcomes 	<ul style="list-style-type: none"> • Progress monitored and evaluated every 6 months • Updated AAP to be completed for whole Group during 2010

5. St George Update

Objective 1: Enhance disability awareness amongst employees at St George

To increase employee awareness of the needs of people with disability we have identified a program of work that includes increased emphasis on learning, communication and mental illness, an area that is likely to become a significant challenge in the future.

What we have achieved to date:

Training

- All St George employees complete four mandatory Equal Employment Opportunity (EEO) training modules, which includes disability training including a specific module for managers on their role in hiring decisions and workplace discrimination
- Initial phase of re-building our 'Recruit' training program for hiring managers is underway. Careers@stgeorge also conduct skill and coaching sessions to raise awareness of hiring issues including potential bias
- Information on specific requirements for training programs is included on e-luminate – the St George Learner Management System
- Currently scoping a Learning and Development site on the intranet. Content will include specific information for staff on where to access information for information if a customer has a specific requirement
- St George leverages off the Westpac Group panel of training providers who they encourage to supply facilitators who are from diverse backgrounds, including people with disability
- Currently developing a Learning Strategy that will consider regional training options
- Online learning functionality includes flexibility for large print and larger font size options

Communication

- Enterprise Learning newsletter is distributed to St George Learning and Talent which outlines accessibility issues
- Selected placement of media stories in respect of the St George Foundation, which specifically exists to support disadvantaged and disabled Australian children by funding equipment, programs and projects that open up new possibilities and prospects of a brighter future
- Since 1990 the St George Foundation has provided more than \$11 million to almost 400 Australian charities and organisations include;
 - NSW Asthma Foundation
 - Sydney Cochlear Implant Centre
 - Northern Beaches Interchange – teenage adventure group for those with disability
 - Cerebral Palsy League of Queensland
 - Asthma Foundation of the Northern Territory
 - Duchenne Foundation – assists in saving the lives of young Australians with Duchenne Muscular Dystrophy (DMD)
 - South Australian Special Olympics

Employee Disability

- Analysis of St George workforce and those people who identify themselves as having a disability being completed as part of 2010 St George Staff Perspectives Survey.

Objective 2: Increase employment of people with disability

One of St George'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:

- Ensure St George's recruitment and attraction practices fully support Equal Employment Opportunity
- Ensure St George's sources a diverse range of candidates, including people with disability, via agencies and directly through careers@stgeorge
- Focus on working towards a sustainable solution to employing people with disability

What we have achieved to date;

Recruitment

- Current review underway as part of the Westpac Group recruitment supplier panel to source and manage a pipeline of diverse candidates
- Sourcing strategy to focus on non-mainstream advertising with a focus on the disability sector is being developed as part of implementing consistent processes with careers@stgeorge

Education

- New employment advertising is being developed as part of the St George Employment Brand refresh – due for completion June 2010. This encourages people with disability to apply for roles within the business

Workplace adjustments

- St George Health and Safety Consultants provide consultancy services on workplace modifications

Objective 3: Improve access to St George website and Internet banking services for people with disability

St George's website, <http://www.stgeorge.com.au> provides information on St George 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, make payments and undertake other functions that would previously have taken place in a branch. St George currently has 870,000 active customers¹ for Internet Banking.

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 ABA standards and, where possible, W3C/WAI guidelines.

What we have achieved to date;

- All website and Internet banking follows the W3C (World Wide Web Consortium) guidelines
- Internet banking site is developed and maintained ensuring it is compatible with JAWS screen reading software

¹ an active customer is one who has logged onto Internet Banking within the last 90 days

Objective 4: Improve access to Telephone Banking services

Our Contact Centres receive more than 6.4 million calls every year. The Telephone Banking service is available 24 hours per day, 7 days per week. As Telephone Banking is an integral part of how St George interacts with customers, we work closely with disability organisations to ensure that the Telephone Banking service complies with the ABA standards on accessibility.

What we have achieved to date:

Staff Training

- Policy and Guidelines for Deaf and Hard of hearing Customers is located on the Intranet for employees to refer to when required
- Customer Contact Centre (CCC) Fraud Risk and Compliance Management have recently worked on an initiative that resulted in an update to the National Relay Policy
- Any changes of policy are communicated to all CCC Staff to ensure they are up to date and consistent with policy via a weekly CCC Communications
- Accessibility initiatives included in the scope of future phases of the Contact Centre Technology Refresh. Technologies include; TTY, National Relay Service and email

Specific customer requirements

- Provide a facility whereby customers wanting to determine the operational status of an ATM can call the CCC for information. CCC will advise the customer regarding 'accessible ATMs'

Customer Feedback

- The General Manager CCC receives a monthly report on any customer complaints and feedback. In the last seven years the CCC has received no formal complaints about the accessibility of telephone banking services

Objective 5: Enhance access to St George's ATM facilities

As part of our extended ATM network, customers can access more than 2,900 ATMs Australia-wide including Westpac ATMs and it won't cost anymore than using a St George ATM.

What we have achieved to date:

Communication

- Accessibility compliance requirements are integrated in day-to-day business practices
- Any feedback or complaints on disability access issues are captured as part of business as usual (BAU) activity

Education

- Continued education of ATM employees on accessibility compliance requirements and changes

Procurement and Technology

- St George was an active participant in the working group that developed the ABA standards on ATMs. All hardware purchases or designs such as receipt bins and surrounds are conducted in accordance with ABA standards
- 742 of the 930 ATMs (80%) are 'talking ATMs'. All new ATMs purchased and installations have this feature as standard
- Operational practices allow for the ad hoc upgrade of ATMs to allow 'talking ATM' capability if we are made aware of a customer requirement in a specific location. This has been actioned in a number of locations including; Kogarah, Hurstville and Wagga Wagga
- Ability for customer to program their most frequent ATM transaction in order to limit the key-presses required for each transaction – referred to as 'favourite transaction'
- Any review / adoption of new hardware or ancillary equipment is conducted in accordance with ABA standards e.g. position receipt bins (where possible) to the side of the ATM to reduce any hindrance to mobility impaired customers getting as close to the ATM as possible

Objective 6: Ensure St George's premises are accessible

- Included as part of The Westpac Group – See Page 27 for detail

Objective 7: Ensure product promotion and marketing activities are inclusive of people with disability

What we have achieved to date:

- We offer a range of products for those with special needs, including discounted banking for pensioner account holders, physically and mentally disabled customers
- St George actively participates in the Australian Bankers' Association Disabled Access Working Group to ensure our branches, ATMs and other facilities are accessible to people with a disability. We are also linked to the National Relay Service, which helps deaf, hearing impaired and speech impaired customers conduct their banking
- St George website is developed with enhancement for sight impaired including capability with JAWS screen reading software and also the ability to increase the screen font size
- St George's marketing policy is to include captions on all TV advertising
- TTY number (for deaf and hearing impaired customers) listed in all White page Directories across Australia.
- Multiple 'call to actions' on advertising material to cater for a range of individual access needs

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 2009 is also available in audio files alongside the accessible versions of the AAP on our website

<http://www.westpac.com.au/about-westpac/the-westpac-group/corporate-governance/Accessibility/accessibility-action-plan/>

