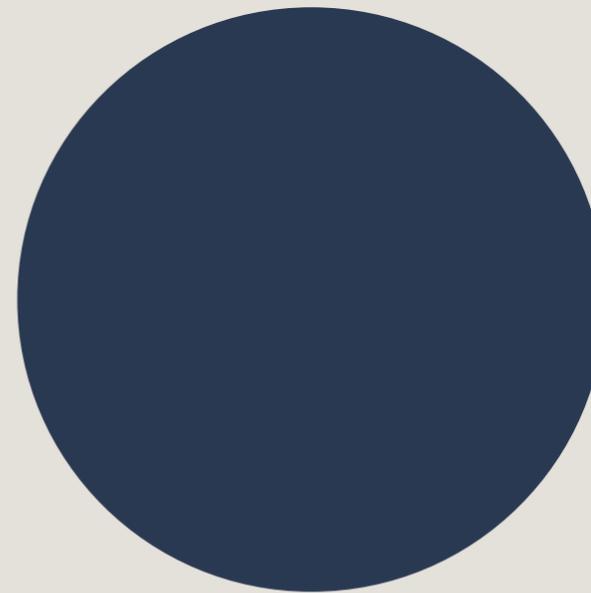
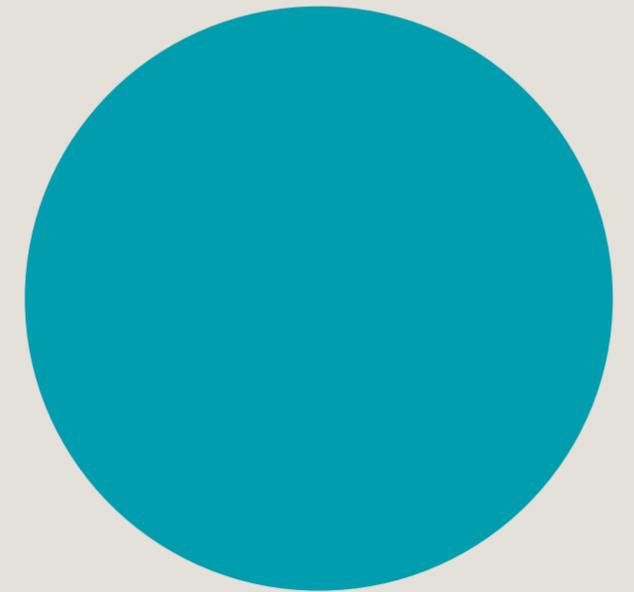
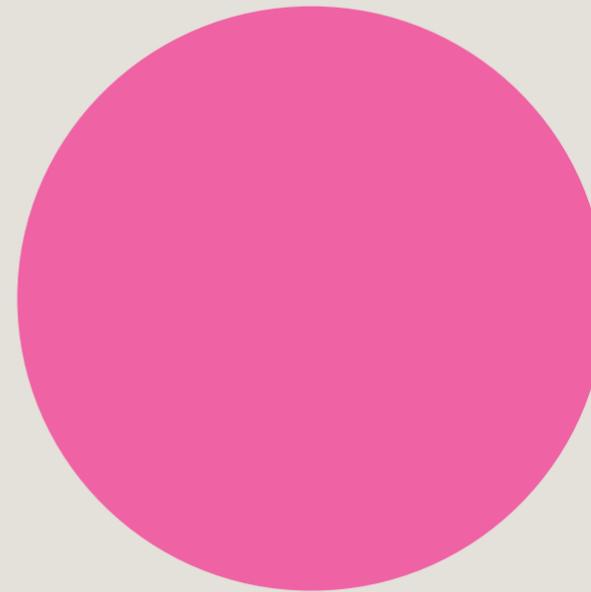


PROUD  
DIVERSITY  
RESPECT  
SKILL  
IMPACT  
SUCCESSFUL  
FULFILL  
CHANCE  
SUPPORT  
OUTPUTS  
UNIQUE  
INTELLIGENCE  
PART  
MIDDLE  
CONTRIBUTE

Simple actions.





# “ I’m Claire Stewart.

As a Sco-stralian, I’m very proud to be born and raised in Scotland and an Australian citizen. I have had two career journeys with Westpac since 2005. In Scotland we say “what’s for you won’t go past you” and I began my second career here in 2009.

Diversity to me means that people are appreciated and respected for what they do and their impact on the rich tapestry of life.

I wish people felt more comfortable disclosing their disabilities, free from fear that this may be used negatively against them. We all have a right to a fulfilling and positively challenging career.

I have clinical depression and was diagnosed four years ago. For me, it starts with a feeling that ‘I can’t lift my head’. Everything takes effort. Looking back, I’d felt this way for a very long time. Until I made that connection I had found it really overwhelming and terrifying at times. Now I know I can manage it.

My depression has never compromised my ability to do my role. With the right support, you can ‘have’ depression without ‘suffering’ from it.

During my journey I have met some wonderful people and heard some truly inspirational stories. This includes medical professionals, psychologists and organisations such as the Black Dog Institute and Beyond Blue.

I am more self-aware and prepared for the future. And now my role is to raise awareness of what is largely hidden.

More people than you will ever realise live with mental illness everyday. Everyone deserves the chance to be defined by their contribution to life. ”

Gail Kelly’s comments

# Our commitment to diversity.

Our commitment to diversity seeks to foster an environment where people can flourish and grow – an environment that is human, engaging and creates a Westpac that is accessible to all.

This 2011 Accessibility Action Plan outlines our progress and future strategy. It is a statement of what we will do to meet the needs of our employees, customers and community members.

Our success is only made possible through the efforts of engaged people who are able to do their best work every day.

This year we set ourselves two goals:

1. to take the best learnings from our many brands and consolidate our Accessibility work into a Group-wide plan; and
2. to continue to listen carefully to our people to ensure we get it right.

With 40,000 people now in the Westpac family, we conducted a first-time Diversity Audit with detailed questions on disability. This work refreshes a profile of our people and their needs which in turn guides our policies, programs and activities. More importantly, it sparks the right conversations in our business between leaders and team members.

We know that an increasing number of Australians like Claire have conditions that are not obviously apparent or visible. I’m reminded by the saying, the easiest kind of relationship is with 10,000 people – the hardest is with one. Yet these very personal and real connections inspire trust and build an environment where each individual feels valued, recognised, supported and able to achieve their potential.

Ultimately each one of us and the Westpac Group will grow as a result.

Warm regards

**Gail Kelly**  
Chief Executive Officer  
The Westpac Group



# The Westpac Group.

In almost two centuries of serving the community, we've come to understand that banking is more than just a financial service; it's integral to social progress.

Today, our strategy is about putting customers at the centre, uniting as one team for them and their needs, and earning all their business. We have moved from a customer satisfaction benchmark to a vision of delighting customers and driving customer advocacy in encouraging people to recommend us.

We are now many brands across banking and wealth – and several unique businesses as a result, including:

- BankSA
- BT Financial Group
- RAMS Home Loans
- St.George
- Westpac Institutional Bank
- Westpac New Zealand\*
- Westpac Retail and Business Bank

\* This plan is for our Australian businesses only. Our accessibility work in Westpac New Zealand does not form part of this document.

We have branches and affiliates throughout Australia, New Zealand and the near Pacific region and maintain offices in key financial centres including London, New York, Hong Kong and Singapore.

With our continuing transformation, we respond to our places of work offering new levels and approaches to flexibility for our people, and a greater value in diversity within the organisation.

Yet, we know having a diverse workforce is not enough. It's how we garner the many talents, experiences and mindset of our people for our customers that delivers returns. When each one of us is treated as an individual – the power of this culture carries to our customers.

You can learn more about our multi-brand strategy and our individual brands at [www.westpac.com.au](http://www.westpac.com.au)

## Our Vision.

To be one of the world's great companies, helping our customers, communities and people to prosper and grow.

## Our Values.

### One team

Working together as one team, keeping it simple and celebrating success.

### Delighting customers

Knowing our customers and what matters most to them, being an advocate and creating powerful experiences to earn all our customers' business.

### Achievement

Striving to be recognised as the best in our roles and rewarding those who step above their boundaries.

### Integrity

Earning the value and trust of our colleagues, honouring commitments and doing the right thing for our business and our community.

### Valuing each other

Listening, showing respect for others and appreciating differences.



# The Westpac Group Accessibility Strategy.

Our public declaration of principles and intentions:

**We are committed to an ambitious diversity agenda and accessibility action plan.**

Diversity and accessibility are issues for the whole community, and as part of that community we are determined to play our role in breaking down barriers, reducing stigma and opening up important dialogue about how our employees, customers and members of the broader community can achieve their full financial, career and social potential.

A lofty goal but one we feel sits at the heart of effective businesses and communities for long-term sustainability.

We have a clear vision and will judge ourselves harshly against clear performance criteria. By doing this we aim to make a tangible difference to the lives of people within our Group and to the lives of our customers.

We believe that effective accessibility action is driven by:



## Universal design

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



## Integrated diversity

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



## Shared voices

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



## Empathetic action

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



# Our progress through external partnership.

At the heart of our DNA is deep listening – to our people; the communities we serve; and the opinion leaders that shape the future. Listening and taking action are foundations to taking responsibility and helping us to set the agenda for everyone's benefit. We made this progress, hand in hand with accessibility experts throughout 2010.

## **Australian Network on Disability**

Along with Australian Network on Disability (AND) we conducted a full audit of our recruitment function. Following the recommendations of this audit, we have reviewed our recruitment processes and tools to ensure our vacancies are accessible to a wider talent pool than we have been able to offer before.

## **Auslan**

Our Auslan Interpreting team was recognised for the work it does enhancing equal opportunities for Deaf people within Westpac by being honoured with the 'Fair Go' award at the Deaf Australia Annual General Meeting. We have recently welcomed another interpreter to this team to support our Deaf employees.

## **National Relay Service**

We are currently upgrading the National Relay Service (NRS) technology used by our Deaf employees to move from the Teletypewriter (TTY) desktop equipment to an internet-based resource to make telephone communication easier.

## **WorkFocus Group**

We have entered into an agreement to increase our existing level of employment of people with disability. The National Disability Recruitment

Coordinator acts on behalf of Westpac to co-ordinate talent from a variety of disability networks.

## **Ageing, Disability and Home Care, Department of Human Services NSW**

For the seventh year running we are a major sponsor of NSW Government's Don'tDISmyABILITY campaign. This partnership continues to raise awareness about disability and it sparks critical conversations within our organisation, and our communities generally, about ways to continually create accessible workplaces and banking services.

## **Stepping into...**

Stepping into... is an internship program run by AND, designed specifically for university students with disability. The program provides a step into practical work experience for students who may otherwise face significant barriers to finding employment. Involved in the program in 2010, St. George Bank has committed to five interns in locations across Australia for a four week period. It is our hope to create alumni for employment after graduation.

In July 2010, Diversity Council Australia Ltd (DCA), in conjunction with member organisations, conducted a national survey of employees: 'Working for the Future' to address a glaring omission in employment and diversity-related research and statistics.

# Work-life as a focus for people with disability.

Organisations should consider work-life balance as a key area in their people with disability strategy, given respondents with a disability had significantly more negative work-life experiences in their workplaces than did respondents with no disability. Australian organisations are often pre-occupied with recruitment of people with disability, at the expense of retention. While increasing the proportion of people with disability in Australian workplaces should continue to be a key business objective, it is also important for organisations to consider the inclusiveness of their organisational cultures, specifically, as these findings point out, the extent to which work-life initiatives are inclusive of people with disability.

## Committed to go the distance

This year through our Staff Perspectives Survey more than 33,000 people participated, providing a rich source of information for our leaders on what our people value and how we are going with our change initiatives.

Our employees continue to be highly engaged with our 2010 result at 80%, backed by 81% of employees feeling positive about the performance of their people leaders and how they are supporting them.

Engagement at this level is an enabler of our accessibility goals.

## Knowing where we are going

For the first time across our Group of brands, we conducted a Diversity Audit during September 2010 to establish benchmarks for our performance across many diversity topics.

Overall, 10.4% of employees have some form of disability. Around 50% have never required any type of workplace adjustment. The most common requirements include: time off for chronic treatments (30%) and modified work schedules (15%). Our findings support DCA's recommendations for work-life initiatives as a focus for people with disability – and this opportunity will be a focus of the work we do with our employees in 2011.

## Key facts from our Diversity Audit

- Over 17,000 (43%) of our workforce responded to the survey
- 43% of people (36% of men and 48% of women) engage in some form of flexible working, including part-time, work from home, flexible start and finish times
- 58% of people have personal or life stage needs that they would like to see Westpac accommodate through flexible working in the next 1.5 – 3 years
- Almost half the Westpac workforce have primary (or equally shared) carer responsibilities (40% for children and 8% for an ill family member or family member with disability)

# A discussion with Suzanne Colbert.

## What are the emerging issues?

In the past, we have thought about disability in a very limited way; perhaps someone who uses a wheelchair or someone who has a developmental disability. We now know that for most of the 4 million Australians who have disability (around 80%); there will be no visible sign of disability. So this means we really do need to raise the level of understanding and awareness.

Many customers and employees with disability use assistive technology, and poorly designed systems and processes can get in the way and prevent access. It's costly, time consuming and frustrating. When you think about Australia's ageing population this becomes increasingly important.

## Where do the opportunities for change lie?

The main opportunity for change comes from how we think about disability. Disability is a natural part of human diversity and indeed, many people with disability would not choose to be different. If people with disability can become comfortable with their situation then those without disability should also become comfortable.

Technology has been an incredible liberator for many people with disability. Our lack of understanding of how a Blind person navigates the streets, or how a Deaf person uses a mobile phone shouldn't get in the way of our decision to give someone a job. Great ideas aren't bound by disability, gender or culture.

## How can organisations deepen their commitment and action?

Human diversity is just part of managing complexity. The leaders of disability confident organisations have clearly articulated their business, social and ethical case for the inclusion of people with disability. For progress to be sustainable, organisations need to understand how people with disability relate to their business as potential and existing employees, as customers, suppliers and stakeholders. By building a culture of inclusion and removing barriers to people with disability they will build loyalty from their customers, their employees, their stakeholders and their shareholders. They enhance their reputation and minimise their risks.

Businesses that have the vision to welcome people with disability in their day-to-day operations have a powerful impact on the whole of society. In Australia, this will help to level the playing field for people with disability and boost the competitiveness of our economy. By realising human potential and addressing disability-related exclusion we will create a sustainable society.

## Suzanne Colbert, AM

Chief Executive  
Australian Network on Disability

# “ I’m Majella Knobel.

I am originally from rural NSW. I was born with full sight; due to illness I lost my sight (over 18 months) 13 years ago. I take what life offers plus more despite my sight challenge...

In 2007, I graduated with honours in Criminology from the University of Melbourne. I use a white cane for mobility. If I get stuck I just ask one of my many friends to join in on the adventure and help me.

In February 2009, I accepted a position as a Westpac graduate. The support here has been remarkable. That doesn't mean obstacles aren't thrown my way occasionally. I've had some difficulties accessing systems or websites. There's willingness and understanding to meet my special needs as quickly as possible.

Diversity to me means each of us has our own unique characteristics, abilities, beliefs, opinions, traditions, and appearances.

Most people understand that although I may not have vision I still have the intelligence, skill or knowledge to get the end result.

I live a very normal life with a great sense of fun.

Whatever normal means! ”

# What we said we'd do in 2009/2010.

## Supporting our leaders

Over 3000 of our leaders participated in Do the Right Thing training to support them in managing diverse teams.

## Raising awareness

In partnership with government departments and advocacy organisations we've raised awareness by engaging our employees in activities for Hearing Awareness Week, Mental Health Week, DontDISmyABILITY campaign and the National Relay Service.

Our extended Group Diversity team continues to lead an employee communication program aimed at educating all Group employees on accessibility goals and topics.

## Joining our team

Working with our recruitment suppliers we've learned some new ways to better support candidates who want to join our team. There are a number of processes that we are changing so it's easier to apply for a job as well as the right support throughout the process. We'll be adding a hotline for adaptive technology requests to ensure these requests are prioritised.

## Products for our communities

We now offer Voiceover Technology for iPhone and iPad applications which offer a spoken option for online information for our Blind or vision impaired employees and customers. <http://www.westpac.com.au/personal-banking/westpac-online/mobile-banking/>

Additionally Westpac's Mobile Banking services for iPhone or iPod Touch offers Internet connection with features for BPay, view balance, transfer money, schedule payments, locate an ATM or branch. <http://www.westpac.com.au/personal-banking/westpac-online/mobile-generation/>

## Easier banking

We increased the number of 'Talking ATMs' to 1736 – which is now 92% of the Group's ATM network. Additionally, 94% of our ATM network is wheelchair accessible following upgrades during 2010. To find out where these ATMs are located, we've also upgraded our ATM search function in 'locate us' <http://www.westpac.com.au/locateus/>

Our customers told us they'd like to go online to apply for home loan increases/changes as well as for credit card disputes. Both are now possible with 60% of customers doing these activities out of business hours.

## Come and see us

Another 51 of our branches have been modified to be physically accessible to our customers. This includes provision of sit down (accessible) tellers, auto doors and compliant ramps or lifts where street level access is not available. And we are currently piloting a program where customers with mobility impairment can choose 'favourite withdrawal' functionality. A change like this will of course benefit every one of our customers.

## Keeping you in the loop

We have simplified our customer communications and product disclosure information and in 2011 will transfer product information to HTML formats to leverage screen reading technology. In the majority of our letters to customers we include a simple 'this is what you need to do' call out box which summarises the content of the letter.

We offer free Auslan interpreter services for our customers as well as at major events like our AGM. We are also looking to expand the awareness of this great service with our customers and employees particularly in our branches.

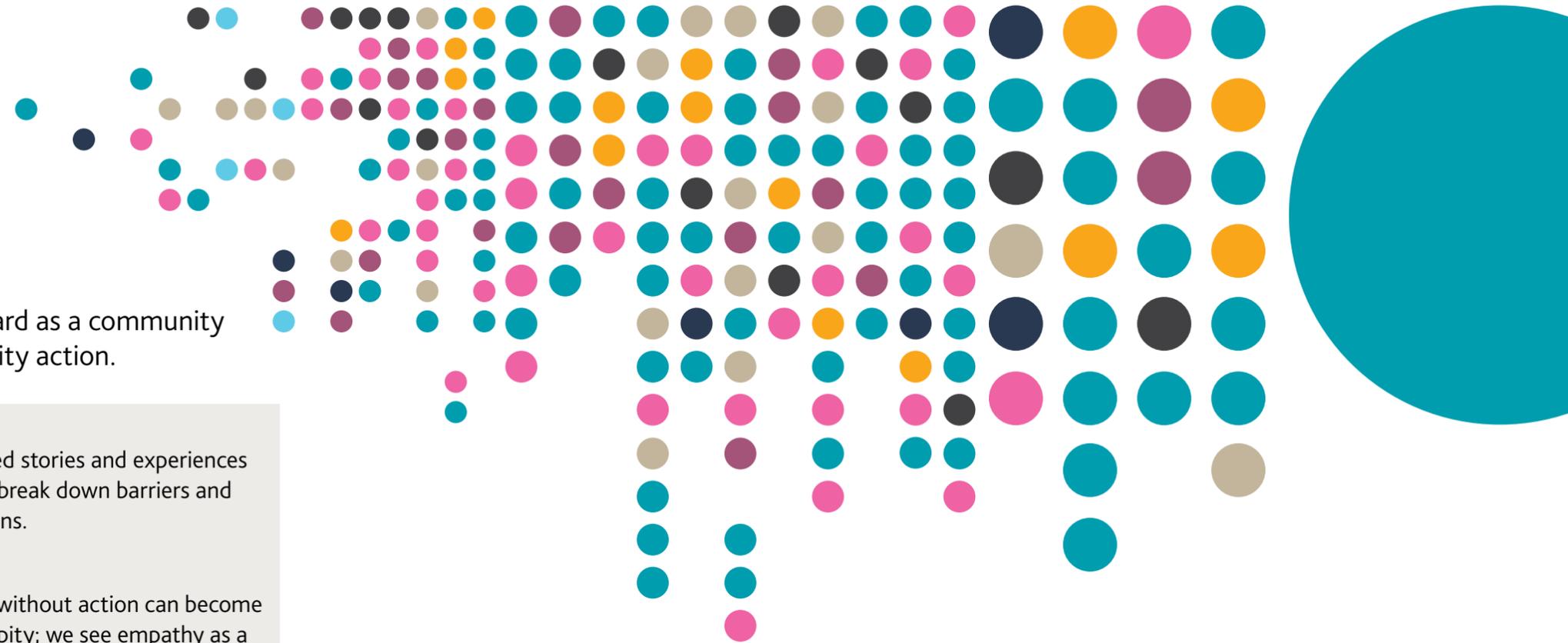
## Committed to continued focus and momentum

To ensure we have a continued focus on the implementation and monitoring of our Accessibility Action Plan for both employees and customers, our program of initiatives is reviewed and assessed quarterly by the Westpac Group Diversity Council (GDC) which is chaired by our CEO with membership including the entire Executive Team with responsibility for all of our businesses and brands.



# Making our mark in 2011.

Embracing our four principles, we'll continue to work really hard as a community of employees, customers, and partners on effective accessibility action.



## Universal design

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

## Integrated diversity

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

## Shared voices

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

## Empathetic action

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

How we'll judge ourselves by September 2011:

### Putting our findings to work

Our 2010 Diversity Audit of our workforce will be used to enhance our current policies, programs, and educational investment. We are in the process of understanding how these findings influence our strategy and planning. The Westpac Group Diversity Council will continue to oversee the development and outcomes of these plans.

### Employee education and development

In line with DCA's research, our findings show employees with one or more disabilities are less engaged than our employees without disability. This in turn drives a greater intent to leave. So the main game in 2011 is building managerial capability and disability confidence, and work-life capability more specifically to benefit our people.

### Workplace modifications made easier

To make adjustments to work areas easier and needed technology and tools available to employees, we've committed to a centrally-managed budget. Also, all new premises will have technology in meeting rooms to support hearing impaired team members where relevant to design and workplace standards

### Even more voices shared

We will pilot an innovative live-captioning service, for use by our Deaf or hearing impaired employees. This tool will allow real-time transcription of conversations which could prove useful in meetings and conference calls as well as many other situations.

### Checking that our lessons are learned

Our recruitment team will engage every individual who has disclosed a disability or accessibility need to get their feedback on our recruitment processes and recent changes to iron out any barriers to the application and induction process.

### Employees unearth great ideas

Across our Group we offer a comprehensive set of communications channels to engage our employees in our plans including intranet information modules, blogs, leader-led forums, and emails from our CEO.

Through these channels our people raise great ideas for themselves and for our customers. Here are just two examples: SMS service for lost/stolen cards to make it easier for Deaf or Hearing impaired; and trialling instant internet chat in teams for Deaf employees to interact with their colleagues.

### Customer-centred design

We will enhance our customer information across all our brands to design options for customers on existing products and services. For example, enlarged text on our bank statements as well as designing new features.

### More accessible product information

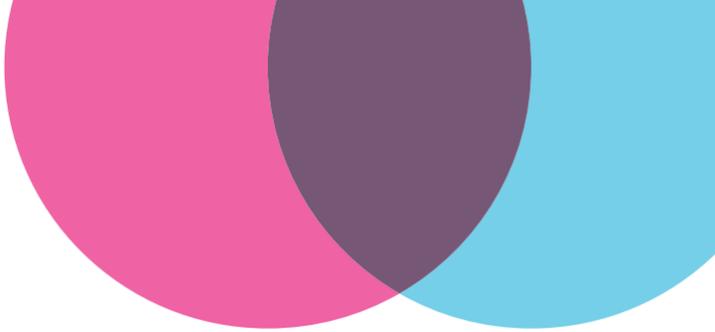
We are migrating our product documents from PDFs to HTML format for screen reading technology. You'll also see closed captions in all RAMS TV advertising, a greater variety of product information available in audio files and large print brochures, as well as website changes including Google street view so customers can see whether the branch is accessible for them or not.

### More state-of-the-art branches

As new branches across Westpac Retail and Business Bank and St. George Bank are established or existing branches refurbished, we will ensure they are compliant with the Building Code of Australia subject to heritage, landlord and existing site constraints. Additionally, we will install technology that makes it easier to hear in at least one teller position in each new branch we renovate.

### Many hands make light work

When seeking out new suppliers we ensure that they have accessible workplaces and have robust policies around how to manage accessibility as part of their everyday business.



# “ I’m Richard Upston.

I was a ‘typical’ 60s teenager, mostly interested in girls, rock and roll and speed cars. In January 1961, I waltzed into Bank of NSW at Rockdale. I introduced myself and was handed a loaded revolver and told to escort the cash car.

Over the years, I’ve improved my education through University courses. I’ve been part of the big red W for almost 50 years.

In 2008, during protracted negotiations for a key part of business, I suffered a heart attack. By July that year, I was back in hospital for a quadruple heart bypass. I approached my manager and asked to work three days a week from home. I’ve been doing that ever since.

Diversity means finding a middle ground that works for the Bank and the employee. My situation is not unique, but it only works if I can contribute.

Roadblocks and barriers can come from suspicions formed by colleagues and managers. A successful outcome requires a good leader. I’ve been very fortunate to have one of those.

I judge people by their outputs, not their inputs. ”

# We’re accessible.

### Accessible formats

If you or someone you know is unable to read or handle printed material, please advise them that this Accessibility Action Plan (AAP) is available in a web-based HTML version which interacts with screen reader technology. We have also created a PDF version that is easy to print.

An overview of Westpac’s Accessibility Achievements and Plans, 2001 to 2009 are also available on our website: [www.westpac.com.au/accessibility](http://www.westpac.com.au/accessibility)

### Speak with us

If you’d like to speak with us about our Accessibility Plan or our approach and programs across the Westpac Group, here’s how:

#### Claire Stewart

Manager Diversity & Flexibility  
Phone 02 8254 0124  
[clairestewart@westpac.com.au](mailto:clairestewart@westpac.com.au)

### Our thanks

True accessibility comes from those with courage to speak up about their needs. We thank our employees Majella and Richard who help us to keep aware and keep improving how we work together every day.

