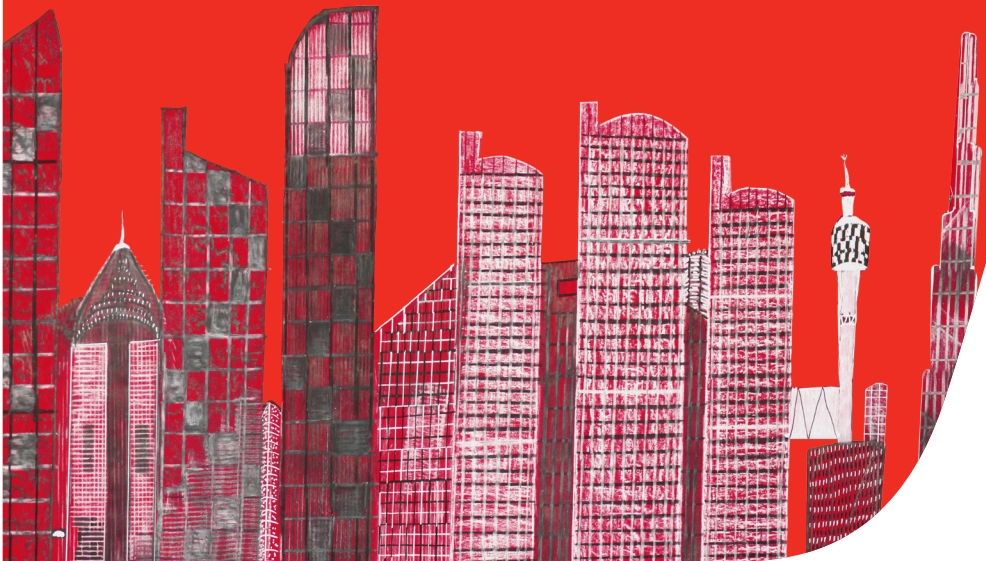


Embedding Accessibility into our DNA



Westpac Group
Accessibility Action Plan
2017 - 2020

Front cover of Barangaroo
Sydney skyline commissioned
artwork by Thom Roberts,
Studio A

Studio A is a social enterprise that
provides studio space, advice,
representation and support to
professional artists with
intellectual disability.



Who we are

Our vision

On 8 April 2017, the Westpac Group will mark an extraordinary milestone in Australia's history celebrating its 200th year in business. From ensuring consumer customers can save and invest with confidence, to serving the financial needs of multi-national corporate, institutional and government clients, we put our customers at the centre of everything we do. That is why, as we head into our third century of business, we remain committed to achieving our vision to be one of the world's great service companies, helping our customers, communities and people to prosper and grow.

Our people

Our almost 40,000 employees service the banking, wealth, insurance and advice needs of more than 13 million customers across our core markets: Australia, New Zealand, the near Pacific and Asia. We are proud to be a company that is inclusive and values difference. Through our policies and programs, we strive to create an environment where every one of our people feels inspired to bring their best selves to work and empowered to provide a superior customer experience at every interaction.

To support them and ensure their individual requirements are met, we have a host of flexible working options including flexible hours, mobile working, working from home, together with a variety of leave options. These include parental leave, grandparental leave, carer's leave, purchased leave, domestic violence support leave, wellbeing and lifestyle leave and transition to retirement leave.

Every two years, we ask our people to complete an Inclusion and Diversity Survey so we can understand the changes we need to continue being an organisation of choice for our people, customers and the community. One of the key findings in our 2016 survey identified that 74% of our workforce work flexibly.

In our latest survey we moved away from asking our people what their disability is, to what their accessibility requirements are. The data revealed:

- 40% don't require an adjustment to do their job;
- 25% require workplace flexibility;
- 23% need an adjustment to their workplace or work location for example, providing extra equipment¹.

Our business

In supporting our vision, our structure is designed to align our divisions with key customer segments. The structure involves five key divisions including: our Consumer Bank and Business Bank (which operate under the Westpac, St.George, BankSA, Bank of Melbourne and RAMS brands), BT Financial Group, Westpac Institutional Bank and Westpac New Zealand². Through these divisions we proudly serve over 13 million customers.

Our respect for human rights³ includes a focus on accessibility, and this Action Plan outlines our progress, objectives and targets in relation to this important area for our employees, customers and communities.

Harnessing the uniqueness of our people

A word from our Chief Executive Officer

As a company entering its third century in business we know that our success lies in harnessing the uniqueness of our people and customers. After all, it is that uniqueness that sparks ideas and drives innovation to propel us into the future as one of the world's greatest service companies.

Being Australia's oldest company, we also have a strong history of supporting our people and customers who have a wide range of individual requirements. Our service philosophy is based on the foundation of knowing our customers, empowering them and then wowing them through outstanding experiences.

For customers, employees and members of the community who identify as having disability, our approach is founded on making access and inclusion a priority in how we deliver our products and services. We want all our customers to feel welcomed and included so they can reach their full potential, regardless of their individual requirements.

Regularly refreshing our Accessibility Action Plan (AAP) is how we hold ourselves accountable to continuing to enhance access and inclusion across our business. Every time we review our plan, we set the bar higher through the process of setting new commitments and ensuring there's a rigorous governance process to ensure we meet them.

As I look back on what we've achieved for accessibility since 2013 I am proud of the positive change we have made in a number of areas:

- We've gone beyond the requirements of the Building Code of Australia to deliver world-class accessibility design across our new corporate offices in Collins Street, Melbourne and Kogarah and Barangaroo, Sydney. Employees and visitors alike have given us overwhelmingly positive feedback about how easy it is to access the buildings and available services equitably with everyone else. We've now committed to applying best practice intuitive accessible design to our future building refurbishments and new builds.
- We are very proud to have been the first bank to link our in-house Auslan sign language interpreters with our customers and bankers through our in-branch video conferencing system, empowering our customers who are hard of hearing or Deaf, to be able to access our home lending and wealth/financial planning services.

As we prepare to celebrate our 200th year in business next year, this 2017-2020 AAP will guide us to continue innovating for our customers and employees, inclusive of their individual requirements.

I look forward to continuing to drive initiatives that equally enable our people to achieve their best and provide our customers with accessible products and a service experience unlike any other.



Brian Hartzler
CEO Westpac Group

1. 2014 Westpac Group Diversity & Flexibility Survey
2. This AAP document covers Australia only
3. As outlined in the Westpac Group Human Rights Position Statement

Accessibility Action Plan Achievement highlights

Enhancing inclusion:
Accessibility Outcomes 2013–2016

“Prosper and Grow” was
the theme of our 2013
Accessibility Action Plan.
To create the change we
wanted to see, we made
commitments in the areas of:

1. Employment, training and career development:

Creating an inclusive workplace culture that truly embeds accessibility and ensures our people leaders are committed and equipped to creating fulfilling careers for all our employees. This resulted in one of the highest number of employees in corporate Australia sharing information about their disability.

2. Financial independence:

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

3. Embedding accessibility in banking products and services:

Enhancing the accessibility of banking channels so all customers have a consistent and outstanding experience whenever and however they bank with us.

4. Accessible communities:

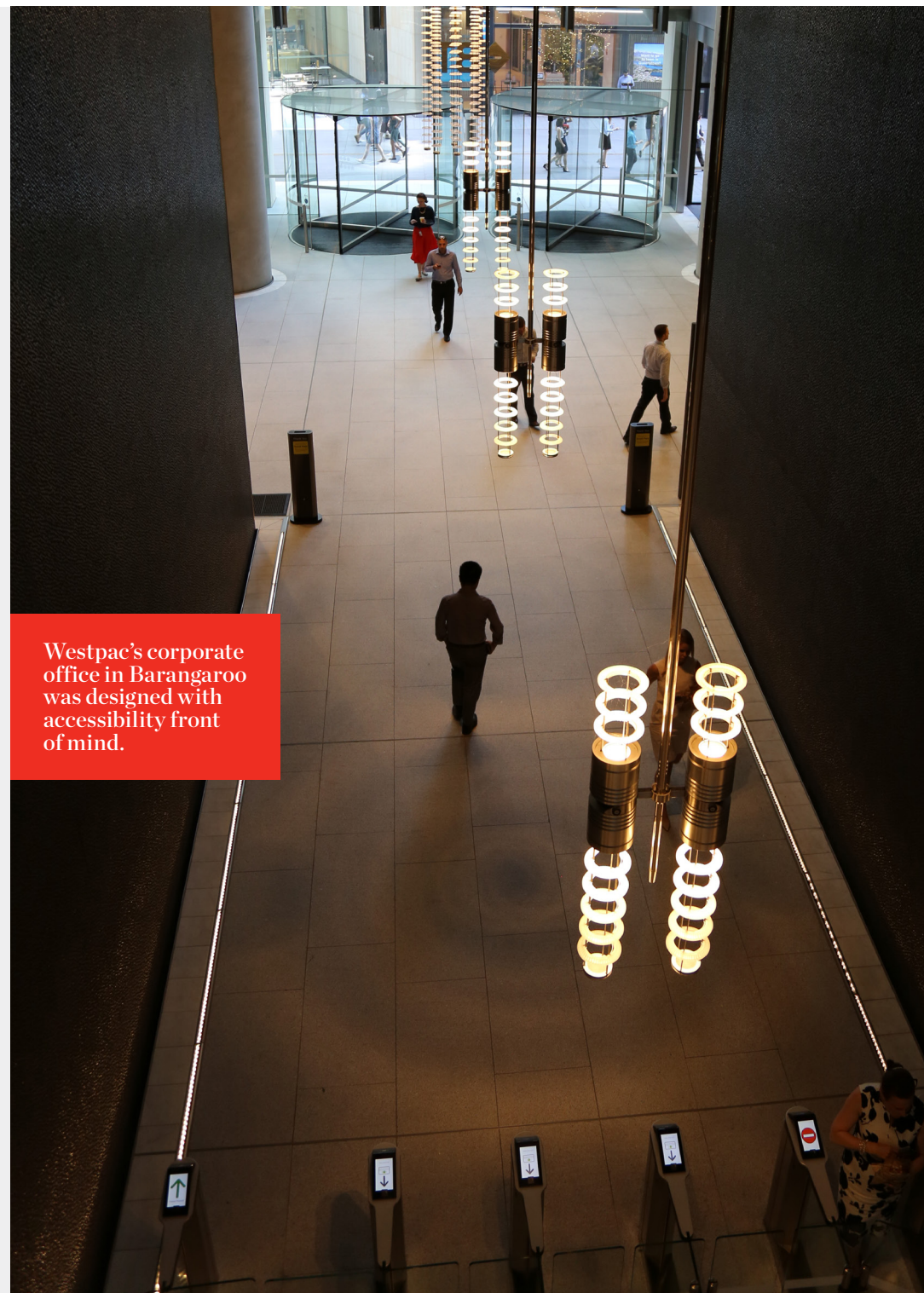
Sharing our experience in making accessibility a priority with other Australian organisations. We joined community and business partners to increase employment and development opportunities for people with disability in the community.

5. Accessible communications:

Creating opportunities to positively represent disability through the way we design and create our customer communications and product materials.

The programs of work we created to make these a reality has positively impacted people with disability who bank and work for us. We’ve listed some of the outcomes in the table below. There are others we are also proud of which have been documented in more detail throughout this Accessibility Plan.

Westpac’s corporate
office in Barangaroo
was designed with
accessibility front
of mind.



Commitment >	What we said we would do >	What we achieved
Employment, training and career development	Encourage employees to participate in Australian Network on Disability's 'AND' PACE Mentoring Program	14 employees participated in PACE during the first year of the program, providing career advice to job seekers with disability, enhancing their employment prospects.
	Increase the number of people with disability applying for roles at the Westpac Group by growing our presence as an employer of choice for people with disability in our recruitment channels, including social networks such as LinkedIn.	All job advertisements clearly state that the Westpac Group is an equal opportunity employer and that all roles can be done flexibly through our All In Flex approach. The Careers@Westpac website refresh includes the promotion of available jobs for everyone including people with disability and our inclusive recruitment process. In 2016 JobSupport awarded the Westpac Group with the Large Employer Award for employing people with intellectual disability.
	Provide unconscious bias training to our recruitment team to raise their awareness of how personal perceptions may influence hiring decisions of people with disability.	Recruitment teams have completed unconscious bias training. In addition, 530 leaders in the Westpac Group have participated in the bespoke Westpac ILEAD Inclusive Leadership program to help them hire for a range of experiences. This has supported the hiring of people with disability and helped remove potential bias from the recruitment process.

Commitment >	What we said we would do >	What we achieved
Employment, training and career development	Integrate accessibility for employees with disability as a design consideration when developing new learning modules.	All new learning modules and those being reviewed are tested against accessibility requirements, enabling equal opportunity for employees to develop their skills and flourish in their careers. Alternate formats are provided, including the option of enabling people leaders to use a checklist to ensure employees who require assistance understand the concepts included in core training modules.
	Roll out the Wellbeing at Westpac tool and training to support the mental health and wellbeing of our employees.	In addition to rolling out Wellbeing at Westpac, we've ensured that each business unit has a health and safety management plan in place with a mental health focus included. Extra support has been provided, including a range of health and wellbeing videos, workshops and programs eg during Mental Health Month to improve the quality of employees' working lives.
	Roll out an internal disability awareness program to increase employee confidence in being advocates for accessibility through our Accessibility Action Group.	We designed and built the 'Breaking Down the Barriers' disability confidence training program which was rolled out to 2000 employees. The ABLE ("Assisting Better Lives for Everyone") Employee Action Group has over 650 members who actively champion the accessibility agenda across the business.
	Grow work experience placements for university students through AND's Stepping Into program.	12 students over 4 years participated in meaningful work experience placements with the Westpac Group in Technology, Westpac Institutional Bank and Customer and Business Services.



Commitment	>	What we said we would do	>	What we achieved
Financial independence		Offer accessible education programs designed to increase financial literacy through Westpac's Davidson Institute.		Financial literacy programs are offered on a range of topics through the Davidson Institute's online modules, face-to-face courses, articles and webinars. Online modules have been designed with keyboard navigation and accessibility guidance built in, written documentation is accessible for assistive technology and images are designed to be illustrative rather than delivering content, to allow for broad access.
Embedded accessibility in banking Products and services		Expand the Auslan sign language interpreting service for in-branch appointments, already available to Westpac Retail bank customers, to all customers of the Westpac Group		This was rolled out to Westpac and St.George customers, focusing initially on specific branches in key metropolitan areas. Video conference connection to interpreters is allowing customers who are hard of hearing or Deaf and use Auslan sign language to have conversations about wealth planning and home loans.
		Integrate accessibility as a key element of our customer-centred design process in the rollout of new products and services.		The ABLE Employee Action Group has developed guidelines for embedding accessibility as the standard for the Westpac Group. Accessibility principles have been built into IT frameworks to ensure accessibility is considered as a key customer requirement during the design phase of new projects and services and is also being rolled into Product.

Commitment	>	What we said we would do	>	What we achieved
Embedded accessibility in banking Products and services		Continue improving the accessibility features of our mobile banking applications.		Processes are in place to ensure that accessibility is tested before releases are made, which is enhancing mobile device and tablet banking application accessibility.
Accessible Communities		Assist our not-for-profit customers in the disability sector by enabling them to enhance the services they offer those with disability by: <ul style="list-style-type: none"> ■ Sharing the Westpac Group's best practice on diversity, flexibility and inclusion ■ Seeking opportunities for employment partnerships ■ Transferring business skills through our organisational mentoring program 		Westpac hosts regular forums with not-for-profit customers to deepen relationships and realise positive outcomes for people with disability. Westpac Foundation provides funding and non-financial support to social enterprises which create jobs and employment pathways for people living with disability. In 2016, Westpac's Social Scale-up Grant Program, awarded \$300,000 over three years to Jigsaw and also provided \$50,000 to Toowoomba Clubhouse, a social enterprise that creates opportunities for people living with mental health issues. Westpac Foundation also offers non-financial support through its More than Money program, which helps increase the financial sustainability, organisational effectiveness and social impact of the organisations which it funds. In 2016, 236 Westpac employees, volunteered a collective 4989 hours to help 150 organisations.



Commitment	What we said we would do	What we achieved
	Modify the Sustainable Supply Chain Policy for suppliers of services to the Westpac Group to include a specific consideration of accessibility in their own businesses and encourage the development of Accessibility Action Plans for those that haven't got these in place.	The new Westpac Group Supplier Inclusion and Diversity Policy was developed, increasing opportunities to engage a more diverse range of traditionally under-represented suppliers. The policy encourages suppliers to grow their commitment to developing their own diverse and accessible workplaces, products and services, for their employees and customers and encourages the development of their own Accessibility Action Plan.
Accessible communications	Integrate accessibility and represent disability in our brand and marketing through captioning of visual material and ensuring people with disability are empathetically represented in campaigns.	We have developed brand campaigns and marketing which are accessible and representative of people with disability.
	All new customer material provided in PDF format on our web sites to be accessible for customers with vision impairments who use screen reading technology.	Development of an accessible PDF format has been created in consultation with our designers. From 2017 onwards all PDFs on public Westpac experiences will undergo review for accessibility using both Production checks and Accessibility tools to ensure consistency of content and adhere to accessibility standards.

A word from our Executive Sponsor

I recently attended an event organised by the ABLE Employee Action Group and I was struck by just how much this group of volunteers has achieved to promote accessibility across Westpac Group in a short number of years.

When ABLE Employee Action Group sponsor John Arthur (Westpac Group's former Chief Operating Officer) announced his retirement, I jumped at the chance to continue his legacy.

The ABLE Employee Action Group is a remarkable group of more than 650 employees who show great commitment to making Westpac Group's products and services accessible for all our customers. They help make sure that accessibility is factored into everything we do at Westpac.

It's because of this commitment that we have seen a wide range of accessibility initiatives already implemented, as highlighted in our 2017-2020 Accessibility Action Plan. Some of these initiatives include:

- Providing our customers who are hard of hearing or Deaf with Auslan services (preferred language for customers who are Deaf) when applying for financial planning.
- Incorporating checkpoints for projects around accessibility.
- Rolling out Breaking Down the Barriers Disability Confidence training through the ABLE Employee Action Group.
- Ensuring accessibility is a major consideration for all our products and services, available online through our website and apps.

I'd like to thank John Arthur for his work over the past 5 years to drive accessibility across our business at all levels. He has been hugely influential in making accessibility a priority for both our customers and our employees.

I look forward to continuing John's work in partnership with the ABLE Employee Action Group, with a goal of making sure accessibility becomes 'business as usual'. As a great service company, we should settle for nothing less. Group, with a goal of making sure accessibility becomes 'business as usual'. As a great service company, we should settle for nothing less.



Dave Curran
Group CIO
Executive Sponsor
ABLE Employee Action Group



Case study: Intuitive, inclusive property design



Nicole Howard,
Project Manager,
Major Property Projects

At the forefront of property design the Westpac Group is creating workplaces that encourage collaboration and innovation enabling everyone to feel valued, respected, and included. Accessibility is no longer an afterthought, it's integrated into the design and fit out of our buildings from the initial stages of planning our new, and re-furbishing our existing sites.

Creating an environment that enables employees, customers and visitors to feel included, and function with equity and dignity was one of the driving principles in designing the Westpac Group's new corporate office in Barangaroo, Sydney.

The Major Property Projects Team at the Westpac Group knew that to achieve an inclusive, intuitive environment where people felt welcome regardless of their accessibility requirements, they had to go 'above and beyond' the Building Code of Australia ('Code').

Nicole Howard, Project Manager, Major Property Projects, says, it's about creating environments that are inclusive and friendly for all employees and visitors. "When we built only to the Code, we were falling short of delivering environments that the maximum number of people could use, intuitively and equitably so we changed our approach," Nicole says. There was a shift in thinking that resulted in our "intuitive accessibility" approach which is now reflected in all our designs of new premise fit-outs where we are refurbishing.

"We know that as a large organisation, with a known population of people who live with a wide range of visible and invisible disabilities, we have a responsibility to do the right thing and get it right for all Westpac employees and the broader community. It was, and remains a process of continual learning and I expect we will continue to enhance our approach." Nicole says.



Accessible kitchen sinks at Barangaroo corporate offices are designed to allow wheelchair users to easily access the facilities.

Intuitive accessibility design features

Having support at a senior level was important in achieving good inclusive design outcomes. Some of the key features at Barangaroo include:

- **Reception and concierge** desks that are lower than usual and at a consistent height to enable people with disability or in the lower height percentile, to engage with concierge staff. The wall behind the foyer concierge desk is a neutral timber finish without visual interference, glare or reflection which helps people who lip read
- **Way-finding** throughout the building that is clear, legible and incorporates simple directional symbols and tactile text
- **Internal stair handrails** run at a consistent height and include tactile signs on exit and entry as numeric and Braille floor numbers. On exiting the stairs, the floor number is integrated into the floor finish to help navigate between floors
- **Meeting rooms** have adjustable chairs, lighting that doesn't create glare or reflect and walls that are treated with acoustic paneling which assist with hearing. Hearing augmentation is provided in all meeting rooms with sound amplification and hearing loops. Spaciousness of many meeting rooms supports the use of mobility devices
- **Adjustable workstations** with 95 per cent of work points supporting wheelchair users, people of varying heights (lower and higher percentile) and people who choose to stand if, for instance, they have back pain
- **Ergonomic monitor** arms that are easy to adjust with one hand, and enable the user to find their own comfortable seating position

Accessible kitchens a standout

One of the intuitive accessible design standout features are the accessible kitchens. Wide cupboard handles don't require finger strength or dexterity to open and close, and pictograms provide a cognitively easier way of identifying features. Waste streams are also identified with tactile signage that mimics the shape of the bin lid, making it easier to find the required bin.

Cupboards are stacked so that in every kitchen, crockery, cutlery and other amenities are available at high and low points and a sink cut back are designed for wheelchair user access.

The main break-out space on each floor has a mixture of seating and table heights and styles in line with a philosophy that all seating arrangements should cater for a maximum number of users. Different heights and depths of chairs, with and without arms, have been reviewed and endorsed by a leading ergonomist.

A wheel chair user from another company, visiting the Barangaroo office, was especially moved by her experience of the kitchen and had this to say:

"I loved the kitchen, just loved it. I felt very independent and normal playing in the sink area. I loved that I could reach the hot and cold water in a safe way. I liked that I could safely reach the toaster, the microwave and other appliances," she says.

"Often times I am bringing things down onto me and that is not safe and I wouldn't need to do that there."



Employee input ensures inclusive design

To ensure they came up with a design that suited the maximum number of people, the Major Property Projects team worked with multiple stakeholders such as Operations, Human Resources, Security, Workplace Health and Safety, and Westpac's internal ABLE Employee Action Group.

They also took learnings from previous fit outs such as 150 Collins Street in Melbourne, and worked with external organisations such as the Australian Network on Disability (AND). It's a process they will continue to engage in for property design and fit out.

"Accessibility has been embedded in the design and wasn't an after-thought. Therefore, it's integrated and intuitive," Nicole Howard says. It also doesn't cost more as it's built in from the start.

"Elements are subtle, identified by people who rely on these yet go largely unnoticed by others, without compromising the design. On the other hand, retro-fitting often compromises design, is more expensive, an 'add-on' with poor results."

"When we get feedback from people with disabilities who feel included and considered because of our design, it makes it very real and supports and adds credibility to why we are implementing accessible elements that go beyond what we are required by the Code to do", Nicole says.



Going agile



Angela Geest,
Lead Health,
Safety and Wellbeing Consultant

Intuitive property design is just one aspect of creating an agile work environment that's accessible. During the transition our Health, Safety and Wellbeing team ensured a smooth transition for all employees' needs regardless of their individual requirements.

Even before any Westpac Group employees made the move to an agile work environment, our Health, Safety and Wellbeing (HS&W) teams worked with each business to ensure employees with specific needs were identified and supported at an individual level.

Information was posted on Westpac's bespoke WorkSMART intranet site regarding how individual HS&W needs would be addressed in the agile environment.

Angela Geest, Lead Health, Safety and Wellbeing Consultant, says: "All employees were able to successfully transition across to the new agile environment with very few employees requiring specific adjustments".

Working agile

The agile work environment differs from the traditional way of working in that workstations can be adjusted to meet individual requirements. For instance, the desk height is fully adjustable, eliminating the need for a footstool. Those employees who use a wheelchair can also adjust the desk height as needed – either manually or electronically.

HS&W experts provided advice on the workspace design, furniture, hardware selection and work practices to ensure all employees, regardless of their needs, are accommodated.

"All of our workstations are adjustable, and there is the opportunity for employees to choose to work in a seated or standing posture. Monitors are adjustable meaning they suit the tallest employee as well as those that wear bifocals and need the monitor positioned quite low on the desk," Angela says.

"Employees can also choose the type of workstation according to the work that is to be undertaken, for example, a focus booth compared to a collaborative work area. This assists those who work better in a quiet work environment," Angela says.



Our 2017 Accessibility Strategy

Our vision

We aim to create an environment where our customers, community and people feel safe and comfortable sharing information about their individual requirements with us, confident we will respect those requirements and cater for them wherever we can.

At Westpac we do not consider accessibility as a separate component that needs to be managed. Accessibility is embedded in all aspects of how we do business with our customers, the community and our people.

Our vision for Accessibility is linked to our service led Business Strategy and together with consideration of individual requirements, it is inherent in two priority execution areas, the Service Revolution and the Workforce Revolution.

Service Revolution

Our Service Revolution involves creating fundamentally superior experiences for each customer and the community, every time. At the core of our Service Revolution are three simple themes:

- **Know me** – Ask customers once and recognise their individual requirements when they access our service.
- **Empower me** – Empower our customers so that they can help themselves.
- **Bank Wow!** – Create an enduring sense of personal care and commitment for all customers.

Workforce Revolution

Our Workforce Revolution involves creating a dynamic and engaged workforce empowered to lead, learn and grow, specifically:

- Focus on a customer-centric culture.
- Strengthen the skills of our people to better serve customers and meet their complete financial needs.
- Empower our people to drive innovation, deliver new and improved ways of working and be responsive to change.
- Continue to enhance the diversity of our workforce.

Through delivery of the Service and Workforce Revolutions guided by key principles of business owned, driven by leaders and creating value through innovation, we will continue our journey of embedding accessibility into our corporate DNA.

Strategy and Vision

Our Vision for Accessibility...

...and consideration of individual requirements is inherent in the Service Revolution and Workforce Revolution.

...underpinned by key guiding Principles

Accessible to all

We aim to create an environment where our customers, community and people feel safe and comfortable disclosing their individual requirements to us, confident we will respect those requirements and cater for them wherever we can.

Service Revolution



- Recognise Me
- Remember Me
- Get Me

"Ask customers once and recognise their individual requirements when they access our services"



- Always on
- Seamless
- Help me help myself
- Advancing Australia

"Empower our customers so that they can help themselves"



- Easy Banking
- Heroic Bankers
- Proactive Service
- The more you do, the better it gets

"Create an enduring sense of personal care and commitment for all customers"

What might the breadth of customer and employee accessibility requirements cover?

Physical

Limitation on physical functioning, mobility, dexterity or stamina.

Sensory

Impairment of one or more senses - sight, hearing, touch or spatial awareness.

Psycho-social

Participation restrictions due to mental health conditions.

Intellectual

Difficulty with communicating, learning and retaining information.

Temporary

Curable or short term impairments that may or may not require assistance of a carer.

Workforce Revolution

Creating a dynamic and engaged workforce empowered to lead, learn and grow through:



Focusing on a customer-centric culture.

"A value driven culture dedicated to serve the diverse needs of all customers."



Strengthen the skills of our people to better serve customers and meet their complete financial needs.

"Accessible learning and development opportunities for all our people"



Empower our people to drive innovation, deliver new and improved ways of working and be responsive to change.

"Enable our people to work at their best and achieve their full potential"



Continue to enhance the diversity of our workforce.

"A workforce that is representative of the community"

Accessibility is embedded with sensitivity in all aspects of how we do business.

We seek to understand and remember the individual accessibility requirements of our:

- employees and create a work environment where they can succeed and achieve their potential.
- customers to empower them.

This is done in alignment with the Group's Inclusion and Diversity principles:

Owned by the business | Driven by leaders | Creating value through innovation



Our 2017-2020 Accessibility Commitments

Embedding accessibility into our DNA

Refreshing our Accessibility Action Plan every few years provides us the opportunity to critically reflect on how we are supporting people with disability as part of our broader agenda of making inclusion a priority for the Westpac Group.

Looking back at what we said we'd do in our 2013 Plan, we are pleased to show good progress on closing the gaps we had identified. There were also a number of new opportunities that we hadn't planned for but which have resulted in great outcomes for our people – such as the design of our new Barangaroo, Kogarah and Melbourne office buildings. The templates for 'intuitive accessibility' have now become our new building design standard.

When it came to setting the bar higher for how we embed accessibility into the DNA of our business through refreshing our Accessibility Action Plan for 2017-2020, we spent a lot of time asking questions. We wanted to know what the gaps were and where we could do more in line with our vision to be one of the world's greatest service companies, where we help our customers, communities and people to prosper and grow.

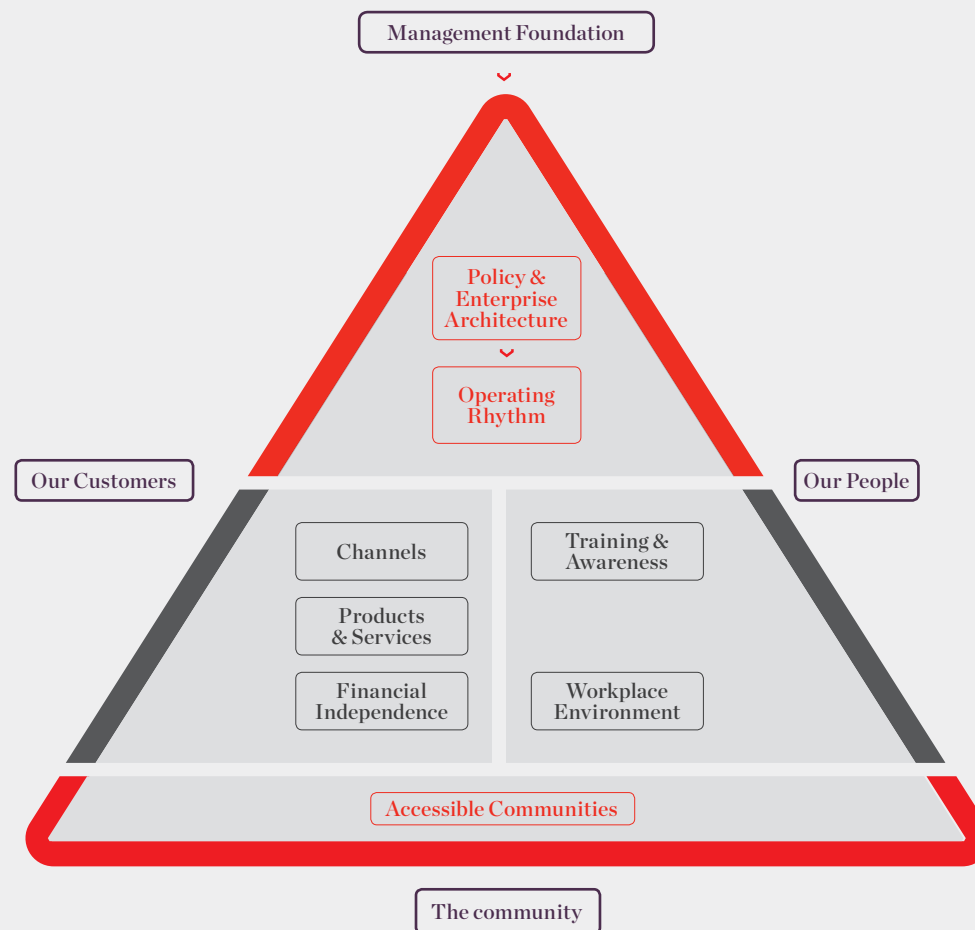
We received a wide range of input and suggestions in line with our accessibility strategy and vision. From our ABLE ("Assisting Better Lives for Everyone") Employee Action Group and its over 650 employees championing accessibility; to the Australian Network on Disability – which we are proud to be a founding and Platinum Member of; our Accessibility Action Plan Governance Committee and our regular employee surveys.

These have been tested and refined, and presented in this Plan as having impact in the areas of:

- **Management Foundations** – Ensure we have the policies, principles and processes in place to embed accessibility in all parts of our business.
- **Our Customers** – Ensure our channels, and products and services are accessible and we provide training and support for customers to grow their financial independence.
- **Our People** – Provide our people with the training and resources they need to bring their whole selves to work and to ensure they understand and meet the accessibility requirements of all our customers.
- **Our Community** – Provide support and opportunities for Australian organisations to increase employment development and support for people with disability.



Way finding assistance by way of Braille and Tactile signs are included as part of our property design guidelines, further embedding accessibility into our DNA.



1. Management Foundations

Focus Area	Action	Outcome
Policy & Enterprise Architecture Embedding accessibility principles, standards and requirements into all aspects of how we run the bank	Develop and implement an enterprise policy for accessibility across Westpac Group products, channels and segments.	Accessibility objectives, accountability and key requirements are embedded with sensitivity in all aspects of how the Westpac Group does business with customers, employees and stakeholders.
	Embed the design principles for capturing and recognising accessibility requirements of customers and employees across all touch points within the Westpac Group's technology architecture.	Customers and employees can feel safe and comfortable when disclosing their accessibility requirements and their individual needs will be recognised whenever and wherever they interact with the Westpac Group for a tailored and personalised experience.
	Embed into the Westpac Group's technology architecture the iOS human interface, Android material design guidelines, and Universal Windows Platform Design principles to improve the user experience of core banking and work environment apps.	Customers and employees with accessibility requirements are empowered to do their banking or access work information independently, anywhere, anytime via their choice of smart devices.
	Enhance the Westpac Group HR design methodology to include accessibility review points.	Accessibility is embedded in the development and enhancement of HR processes and systems.
	Develop and embed accessibility principles into the Westpac Group's recruitment practises.	Recruitment across divisions is fair and equitable with consideration for people with disabilities and other accessibility requirements ensuring we attract the best candidates in the market.

Focus Area	Action	Outcome
Operating Rhythm Enhance management structures and embed processes to facilitate and oversee accessibility initiatives – planning, governance and measurement	Incorporate accessibility and inclusion as permanent agenda items across senior management team Inclusion & Diversity forums.	Commitments towards accessibility are measured, monitored and managed at Executive level as part of the Westpac Group operating rhythm.
	Identify and up-skill advocates to champion the accessibility requirements of customers, communities and our people in each Business unit across the Westpac Group.	Trained and skilled advocates create broad accessibility awareness and drive Enterprise initiatives to meet the Westpac Group accessibility objectives.
	Complete the Australian Network on Disability (AND) Access & Inclusion Index annually and have it certified by AND.	Meet and exceed where practical, Australian best practice by tracking and measuring the Westpac Group's accessibility capability alongside other Australian companies.



2. Our Customers

Focus Area	Action	Outcome
Channels Ensuring banking channels are accessible so all customers have a consistent and outstanding experience whenever and however they bank with us	Upgrade the assistive technology compatibility of St.George, Bank of Melbourne, BankSA and BT Financial Group online banking sites to meet the Web Content Accessibility Guidelines (WCAG 2.0) AA and be on par with Westpac branded sites.	More public and online banking content is available to customers and visitors who use assistive technologies to search and navigate financial information.
	Create a dedicated information area on the Westpac, St.George, Bank of Melbourne, BankSA and BT Financial Group online banking sites with detailed information on accessibility features and options across products and customer touch points.	Our customers are equipped with the knowledge to better utilise the products and services available across the Westpac Group empowering them to manage their own finances.
	Develop an Accessibility feedback channel on the Westpac, St.George, Bank of Melbourne, BankSA and BT Financial Group online banking sites to enable customers to comment on ease of use and suggest how we can further improve.	Westpac Group customers and visitors can easily provide feedback on how we can further improve usability for them.

Focus Area	Action	Outcome
Channels Ensuring banking channels are accessible so all customers have a consistent and outstanding experience whenever and however they bank with us	Implement a speech analytics capability in our Business and Retail Banking Customer Contact Centres to identify the accessibility issues our customers are facing when dealing with us over the phone, online, at our branches or any of our sites, through our conversations with them.	Insights on how to improve policies and processes so that customers with accessibility requirements have an improved experience the next time they interact with us.
Products & Services Ensuring products and services are accessible so that customers are empowered to manage their finances independently	Embed the AND Access & Inclusion Index into the Consumer Bank's Product and Service Lifecycle, and Product Management Framework.	Australians with disabilities have equal access to the full range of consumer products and services offered across the Westpac Group.
	Deliver a payments platform for National Disability Insurance Scheme (NDIS) participants and Service Providers, enabling real-time payment solutions.	Service providers, carers and individuals with disability are empowered to manage their service contracts and payments online, anywhere in real time.
Financial Independence Delivering training, education and services for customers to grow their financial independence and knowledge	Deliver Westpac's Davidson Institute financial literacy content with captions and via podcasts.	600, 000+ Australians who have low vision and those who identify with having hearing impairments have more choice and control on how they access financial literacy content to help them build their confidence for a better financial future.



3. Our People

Focus Area	Action	Outcome
Training & Awareness Creating broad awareness on the range of accessibility requirements across customers and our people, and delivering training programs to meet those requirements	Mandate accessibility training for identified key managers across the Westpac Group.	Key managers in the Westpac Group are aware of the broad range of accessibility requirements and are trained to meet those individual needs for an improved customer experience.
	Refresh and relaunch disability awareness guides to all customer facing employees across the Westpac Group.	Customer facing employees aware of the information and tools available to them to better serve the accessibility requirements of customers.
	Update mandatory training programs to include captioning and text alternatives with consideration for those with intellectual disabilities.	All employees including those with disabilities are empowered to undertake Westpac Group compulsory training independently and in their own time.
Workplace Environment Deliver workplace resources to enable employees with accessibility requirements to function at their best and achieve their full potential	Mandate training of the Westpac Group National Relay Service (NRS) procedures for all Retail and Business Banking Customer Contact Centre employees.	Customer Contact Centre employees are educated and up to date on how to effectively communicate via our National Relay Service enabling Deaf customers to confidently discuss financial needs and requirements through their preferred method.
	Expand the Westpac Group Auslan capability and make it available via concierge services across major corporate sites.	Improved accessibility of Concierge services at major corporate sites for customers, employees and other stakeholders who are Deaf.

Focus Area	Action	Outcome
Workplace Environment Deliver workplace resources to enable employees with accessibility requirements to function at their best and achieve their full potential	Implement captioning on videos used for internal communications across the Westpac Group.	Westpac Group employees with hearing difficulties can easily access internal communications and supporting information
	Apply the Westpac Group Inclusive Design guidelines into the selection and upgrade of new and existing corporate sites.	Accessibility barriers are removed to provide equal and easy access to the workplace environment for all Westpac Group employees.

4. The Community

Focus Area	Action	Outcome
Accessible Communities Provide support for other Australian organisations and our business partners to increase employment and development opportunities for people in the community with a disability	Partner with established program suppliers to support the business in offering traineeship programs to school leavers with disabilities.	School leavers with disabilities have opportunities to obtain practical hands on experience improving prospects for sustainable long term employment.
	Increase the number of suppliers and the amount of spend with suppliers that have strong disability foundations and commitments.	Suppliers providing services to the Westpac Group are encouraged to invest in Accessibility and a more inclusive and diverse workforce including individuals with disability.



Case Study: Creating a mentally healthy workplace



Aimee Willis,
Group Manager, Wellbeing

Creating mentally healthy workplaces goes hand in hand with ensuring the accessibility requirements of all our employees are met. Westpac Group has partnered with Heads Up and the Black Dog Institute to ensure we have the resources and tools to enable us to do this.

Mental illness affects 1 in 5 Australians in any year, giving rise to the need for workplaces to prioritise mental health and provide support to employees.

It's for this reason, the Health, Safety and Wellbeing (HS&W) team approached the government-backed Heads Up initiative to adapt their resources into a mental health toolkit especially for the organisation.

Developed by the Mentally Healthy Workplace Alliance and beyondblue, Heads Up calls on organisations to start taking action in their workplace.

Providing access to expert tools and resources

The result was the development of the 'Let's Talk Mental Health' Toolkit which provides resources to Westpac Group employees and people leaders on mental health in the workplace, including signs and symptoms, how to have a conversation, and the support channels available.

Aimee Willis, Group Manager, Wellbeing, says: "Heads Up is specifically focused on creating mentally healthy workplaces. By aligning ourselves with a credible and expert organisation, we're confident we're providing the right support to our people when they need it.

"It also makes our people feel confident that we have engaged experts in mental health, which hopefully encourages them to access the resources and support that is provided."

Our 'Let's Talk Mental Health' toolkit is available to all employees and is endorsed by Heads Up.

Taking action

Heads Up encourages everyone to play a role in developing a mentally healthy working environment, take care of their own mental health, and looking out for their colleagues.

"Employees will benefit from this partnership by having access to mental health resources that are targeted specifically to them and our workplace," Aimee says.

"By providing these resources we are encouraging the conversation about mental health and helping those who need it. It will also help increase the confidence of our leaders in managing mental health and wellbeing within their teams."

Supporting people leaders

The HS&W team also approached the Black Dog Institute to consult on the revision of Westpac Group's HS&W People Leader training. This training was redeveloped to increase the focus on employee wellbeing using scenario based learning and role plays. All aspects of wellbeing, including mental health, were integrated into this training, through case studies.

Black Dog Institute is also a member of the Mentally Healthy Workplace Alliance and is a world leader in the diagnosis, treatment and prevention of mood disorders such as depression and bipolar disorder.

"Black Dog Institute is renowned for its research in mental health, and we were able to use their expertise and experience to ensure we were providing our leaders with the best support in managing employee mental health and wellbeing," Aimee says.

The HSW People Leader training developed with the Black Dog Institute has been rolled out across the Group and is required learning for all new people leaders.

People Leaders also have access to additional wellbeing learning resources through the Group's educational portal, 'LearningBank'.

"We will continue to work with these partners, among other initiatives to ensure Westpac Group continues to be a mentally healthy workplace where employees feel supported," Aimee says.

Case Study: Talent



Michael Boscoscuro,
Business Performance Manager
Corporate & Institutional
Bank Singapore

Part of the employment experience at Westpac Group is to ensure all employees feel valued and included. It is this commitment that is enabling employees such as Michael Boscoscuro to advance their career and achieve their aspirations.

When Michael Boscoscuro swapped his job in the public service for a role in a corporate he wasn't sure what to expect and whether he would fit in. All he knew was that he wanted to be challenged, and given the opportunity to work in a large organisation where he could put his finance skills to good use while developing and growing his career.

Michael has Multiple Sclerosis (MS) and needs a few alterations to his workstation set up and extra tools to help him do his job effectively.



When, on his first day, as a graduate in Westpac Group, he saw the keyboard, mouse, laptop and voice recognition software, as requested and provided through the Asperger's JobSupport Program, already set up, he felt as though he had walked into an organisation that valued and respected him.

He felt very much part of the team.

"Westpac has been warm and encouraging from day one. It definitely felt as though I'd entered the organisation on a level playing field," Michael says.

"I immediately felt valued as I was given the tools to do my job effectively which was important to me. I was also very open with my team when I started – who I am, what I stand for and my values, and how I'd need their assistance with things like taking notes for me at meetings. Everyone has been great."

Developing his career

That was back in 2014, and since then Michael's career has soared. The now Business Performance Manager, Corporate & Institutional Bank, in Singapore, was able to develop his skills throughout many rotations across Finance through the Graduate program before landing a job in BT Financial Group, Westpac's Wealth and Advice business.

It was there he was given more responsibility and accountability and was able to hone his management skills. His work ethic and outstanding performance were soon recognised when he was awarded the 2015 Finance Employee of the Year Award across Westpac Group. He then decided to further fulfill his dream of travel by seeking opportunities in Westpac Group outside Australia.

"I wanted something different that would push and challenge me in a different way," Michael said. I wanted to apply what I did in BT Financial Group in a different business and culture and see if I could succeed in a different environment.

"At various leader forums our leaders talk about how important it is to get that global knowledge to develop your career and that's what I'm doing now. The support from senior leaders has been phenomenal, beyond my belief. I feel very fortunate."

One Team approach

With a broad range of experience across the Group, Michael said what he loves most about working at Westpac Group is the inclusive culture and one team approach.

"When I put myself out there and told people I worked with about living with MS, the warmth and generosity of people has been phenomenal. My team has supported me in the MS Mega Swim and I was able to raise awareness and funds to help find a cure," Michael said.

"I also love that work life balance is valued. Even here in Asia, my managers have said to me I can come to Sydney for a week and work there or work from home in Singapore when I need to."

Advice to others with disability

Michael said one of the most important things is to be open and honest about what it's like to live with your disability every day.

"You might not be able to work in the traditional way but show people, and the organisation that's hiring you, that you're living life with this disability and you're still succeeding and achieving. People resonate with that," he said.

Case Study: Accessible apps



Scheryl Quah,
Applications Service Manager
Mobile Applications Development
(MAD)

Accessibility was a major consideration when designing the Westpac and St. George apps for the Apple Watch*. Our employees were invited to be one of the first to test our apps at Apple Labs before the Apple Watch was released.

Before Apple released its much-anticipated Apple Watch in 2015, Westpac Group was invited to test its apps on the devices.

Two members of the Mobile Applications Development team from GroupTech were part of a small group given the opportunity to test and validate their apps in eight hours within the confines of Apple Labs before the Apple Watch was officially released.

Accessibility was a crucial design feature of the four apps Westpac Group was validating. According to Scheryl Quah, Application Service Manager, Mobile Applications Development (MAD) this remained a priority even when the apps had to be redesigned two weeks out from launch once Apple Map integration became part of the final product.

"It was the first time we saw the watches, both sizes in 38mm and 42mm, up until then, we didn't have a physical watch to test on," Scheryl says. "It was also an opportunity to understand how notifications and map integration worked – two functions we were providing for app launch.

"Apple Map integration was not in the beta builds and we had built a design to cater for this, but during the Lab session, we discovered it was on board the final production. This meant a redesign of the app after Lab day and as it was 10 April, we only had two weeks to build, test and submit the apps."



Accessibility integration a priority



Even so, validating the design for all brands on both dimensions of the watch, both from readability and accessibility remained a priority.

Scheryl says accessibility is a function we have taken seriously in the MAD team for the past two and a half years.

“I recall receiving a complaint from a St. George customer via an employee who couldn’t use the St. George apps back in 2014, and couldn’t do his banking. This was because the app very simply didn’t label all the buttons. It’s a simple fix that goes a long way to helping our customers do their banking every day, regardless of their disability,” she says.

“Accessibility on the watch was simple and quick to test and certainly an item on our list we wanted to cover off that day, so we incorporated this while I was waiting for my developer to do a fix related to design.”

*Apple Watch are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a Service mark of Apple Inc.

Case Study: ABLE - Employee Action Group

The ABLE Action Group’s Mission

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

ABLE (“Assisting Better Lives for Everyone”) is one of nine Employee Action Group’s within the Westpac Group. ABLE, has been a driving force in ensuring accessibility is front of mind when delivering initiatives for our people; products and services for our customers and the community.

What started as a handful of proactive employees across the Westpac Group dedicating part of their time to ABLE’s mission of driving the accessibility agenda, has grown to over 650 members.

ABLE’s passion and drive has seen many initiatives rolled out across the Group, creating an accessible, inclusive and diverse organisation. These initiatives have enabled all employees to bring their whole selves to work regardless of any accessibility requirements.

Majella Knobel, Project Manager, in Mobile Applications Development, Group Tech and former Chair of ABLE has been a driving force since ABLE’s inception in 2010. She is extremely proud of the cultural shift and greater awareness around accessibility within the organisation.

“Westpac Group has wholeheartedly embraced the opportunity and challenge to think through the differing needs of all our people and customers and are build it into our products and services so they’re more accessible,” Majella says.

“When you walk out of meetings and people are still talking about accessibility or someone stands up in a presentation and says this product is accessible, that makes you feel proud to know this is taken seriously within business units across the bank.”

Inclusive initiatives inspiring change

ABLE has inspired a host of initiatives to make Westpac Group a more inclusive environment to work and bank with. These include:

- Presenting the Breaking Down the Barriers Disability Confidence training across the Group
- Highlighting the importance of open communication with team members about accessibility
- Providing our customers who are hard of hearing or Deaf with Auslan interpreting services (preferred language for Deaf customers) when applying for financial planning or home lending
- Incorporating accessibility checkpoints within projects through processes and documentation
- Ensuring we ask the simple question, “Do you have accessibility requirements to attend this meeting, forum or function?”, in the same way as we do when asking for dietary requirements
- Ensuring our suppliers are across accessibility and if they’re not then educating them to become more accessibility aware when rolling out products and services for us.



Majella Knobel,
Project Manager,
in Mobile Applications
Development, GroupTech
and former Chair of ABLE



Accessibility Action Plan, 2017–2020

Two of ABLE's key successes have been about influencing the world-class accessibility design features of Westpac's corporate site in Barangaroo, Sydney and incorporating accessibility in our mobile apps.

"We created best practice in intuitive accessible design for Barangaroo, which is now being used as the baseline for all other new corporate buildings and refurbishments, including Queen Street Brisbane, 150 Collins St Melbourne and our Sydney Corporate offices located in Kogarah, head office in Kent Street and our RAMS Head Office." Majella says. "This has received internal and external recognition from a range of senior stakeholders".

"For all of our mobile application development, accessibility requirements and testing is part of our DNA for both IT and Business in the digital space. The digital team is dedicated and passionate about ensuring the apps released to market are accessible to customers. If the product doesn't meet the requirements the product will struggle to receive sign-off and therefore will not be released to the market."

In another first, Westpac Group is providing Auslan interpreting services through Connect Now video conference technology for our customers who are hard of hearing or Deaf, and who are accessing financial planning services or home lending at Westpac and St.George branches in Penrith, Campbelltown and Blacktown, NSW. "Positive communication of this program has been shared among many Westpac and St.George social media channels with more than 10,000 likes on both St.George and Westpac Facebook pages" Majella says.

About ABLE

ABLE has representatives across many business units within the Group including members from GroupTech, Westpac Institutional Banking, BT Financial Group, St.George Banking Group, and Westpac Retail and Business Bank.

With support from Group Executive level, the ABLE group executive and committee participate frequently in 'YamJams' on Westpac's internal social media platform 'Yammer'. There are also more frequent Yammer threads and conversations on accessibility from both within the organisation and external news stories. The ABLE group is keen to continue its work to ensure accessibility becomes business as usual. "Accessibility becomes business as usual is when we get to the point where the word accessibility isn't mentioned as it is embedded in our culture, attitude and the way we do business. Our people will experience a more inclusive workplace and our customers and communities will have access to more accessible products and services." Majella says.

Design features such as wide access gates makes Westpac's offices at Barangaroo accessible.



Contact information

Access this plan electronically

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

Feedback? Questions? Ideas?

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

Email: diversity@westpac.com.au

Other useful contacts

Australian Network on Disability

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

Web: www.and.org.au

Phone: (02) 8270 9200

National number: 1300 363 645

Fax: (02) 9262 4185

Email: info@and.org.au

Australian Human Rights Commission

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

Email: disability@humanrights.gov.au

Telephone: (02) 9284 9600

General enquiries and publications:

1300 369 711

TTY: 1800 620 241