



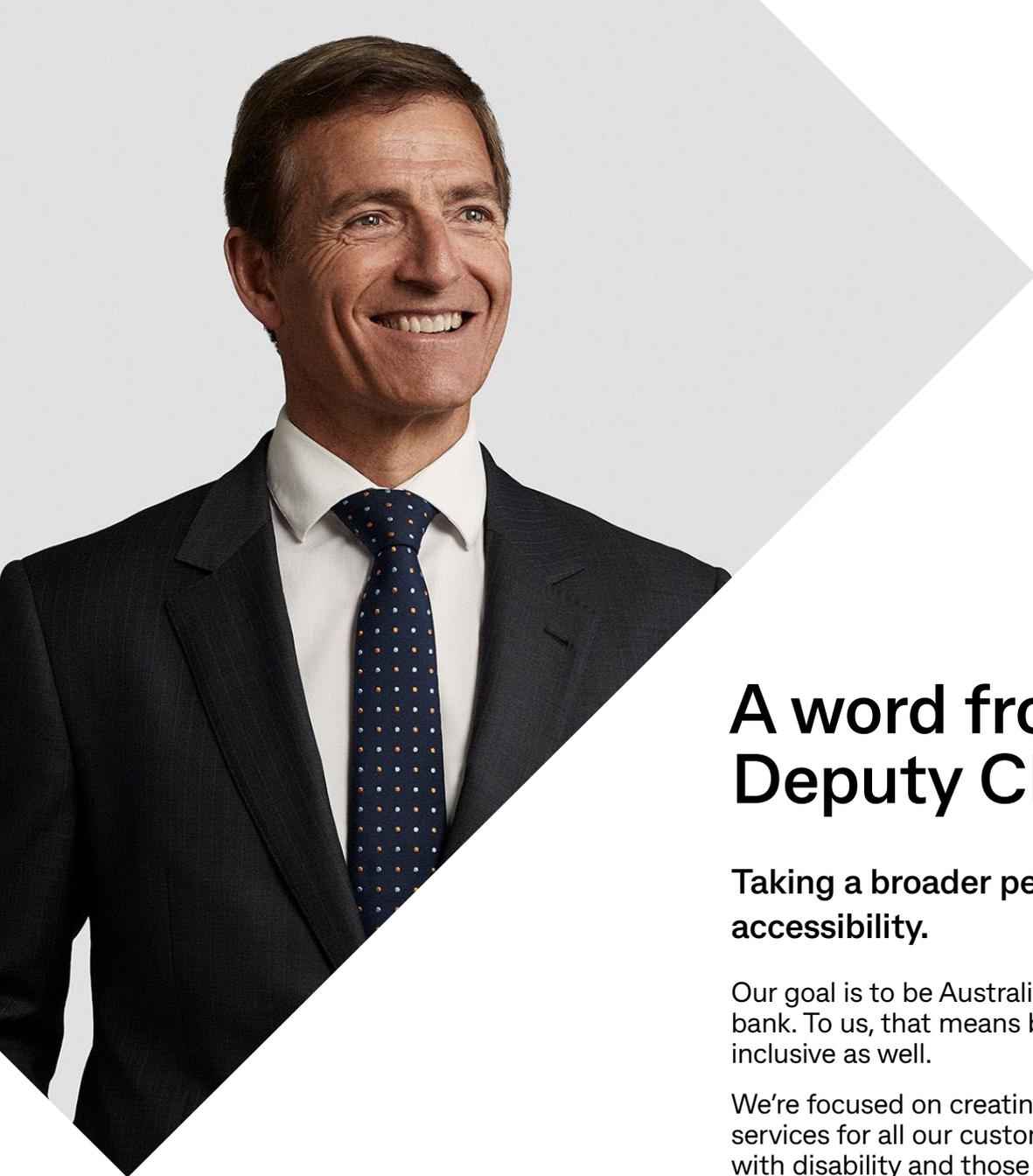
# Accessibility and Inclusion Plan

2021–2023



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## A word from the Deputy CEO.

### **Taking a broader perspective on accessibility.**

Our goal is to be Australia's most accessible bank. To us, that means being the most inclusive as well.

We're focused on creating products and services for all our customers – from people with disability and those who are older, to those in remote areas and multicultural communities.

In Australia, almost one in five people have a disability. Of these, one in three also have severe or profound core activity limitation (which includes communication, mobility and self-care<sup>1</sup>), and almost half live in or near poverty (45%<sup>2</sup>).

To make a meaningful impact in our customers' lives, we're taking a broader perspective on accessibility and a truly holistic approach.

For example, during the coronavirus pandemic, to ensure people with disability, elderly people and those in vulnerable circumstances could continue to bank without having to visit a branch, our team members have made thousands of proactive calls to provide alternate ways of banking, such as via the phone and internet<sup>3</sup>.

Research conducted by Roy Morgan Research for the Consumer Policy Research Centre showed that in August 2020 a slightly larger proportion of Australians living with disability dipped into savings (34%) or used credit cards or buy now pay later services (34%) to manage basic household expenses<sup>4</sup>. To help customers save money and pay for every day expenses, we released our Benefits Finder tool in our banking app, connecting customers to millions of dollars in unclaimed benefits and rebates offered by government agencies and third parties. Since then, more than 700,000 claims have been started through Benefits Finder with 2.2 million people visiting it in our app, providing much-needed support<sup>5</sup>.

We are also helping those unfamiliar with banking in Australia on the path to financial independence. Since partnering with not-for-profit Settlement Services International in 2017, we have assisted more than 7,000 newly arrived refugees become more familiar with banking in Australia.

Our award-winning financial literacy toolkit designed to help refugees understand the cost of living, budgeting, saving and staying safe from scams was recognised as a finalist in the 2019 Human Rights Awards run by the Australian Human Rights Commission<sup>6</sup>.

In 2020, we launched a range of helpful banking factsheets and key information optimised for screen readers and transcribed into Easy English – a style of writing that effectively conveys information for people with low English literacy. The source content of these resources have been translated into 15 new and emerging languages. We're also working to ensure the communication needs of multicultural communities are taken into consideration in all our marketing campaigns so we have a more standardised approach to providing accessible communications.

Our people's different perspectives and experiences are also helping us provide our customers with better banking experiences. In our workforce, 8.7% people identify as having a disability<sup>7</sup>. We continue to provide – and

improve upon – our accessible workplaces and technology so that every individual feels empowered to thrive. In 2018, we rolled out three Accessibility and Inclusion eLearning modules to more than 15,000 of our customer-facing team members to help them better support our customers with disability.

We've achieved a lot in the last few years to improve access and inclusion for our customers, our people and our communities, but we know there's more to be done.

I hope you enjoy reading our Accessibility and Inclusion Plan for 2021–2023 and seeing the actions we'll take to become Australia's most accessible and inclusive bank.



**David Cohen**  
Deputy Chief Executive Officer

## Our Purpose

To improve the financial wellbeing of our customers and communities.

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## Our Values

### Care

We care about our customers and each other – we serve with **humility** and **transparency**.

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### Courage

We have the courage to **step in, speak up** and **lead by example**.

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### Commitment

We are unwavering in our commitment – **we do what's right** and **we work together to get things done**.

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## Our Brands in this Plan

Commonwealth Bank of Australia  
Bankwest  
CommSec

## How many Australians can we support by being Australia's most accessible bank?



Serve 15.9 million customers, employ 48,900 people and have more than 800,000 shareholders<sup>8</sup>



Reach more than 4 million Australians who have disability, or around 18% of the population<sup>9</sup>



Support 8.7% of our workforce who identify as having a disability<sup>10</sup>



Assist 50.7% of our people who report caring responsibilities<sup>11</sup>



Serve 7 million people – about 29% of the Australian population – who live in rural and remote areas<sup>12</sup>



Support 33.2% of people who reside in Australia and were born overseas<sup>13</sup>



Assist 820,000 people who reside in Australia and don't speak English<sup>14</sup>



Connect with the speakers of 424 different languages spoken in Australia<sup>15</sup>



Reach approximately 34% of Australians aged 50 years and older (about 2.7 million people) who have either low digital literacy levels or do not use digital devices or the internet.<sup>16</sup>



# Commonwealth Bank

## Accessibility and Inclusion Plan 2017–2020 progress.

### Our Customers

In 2017, we publicly committed to achieving specific outcomes to close the gap on accessibility and inclusion. Here's how we did.

Our goal was to continue to improve access to our products and services to customers with disability, and their carers and supporters.

What we said we would do	Our progress so far
<b>Simplify access to products and services for customers participating in the National Disability Insurance Scheme (NDIS)</b>	<p>Commonwealth Bank and Commonwealth Scientific and Industrial Research Organisation's (CSIRO) Data61 collaborated on the 'Making Money Smart' research project.</p> <p>We built a prototype app that aims to enhance the financial wellbeing of participants and service providers in the NDIS by using a block chain-based smart money system.</p> <p>The app knows what the 'smart money' (real money represented digitally) can be spent on, who it can be spent by and when it can be spent. The trial found that smart money can empower individuals, cut administration costs and reduce fraud across the economy.</p> <p>The project examined the design benefits and limitations of the app for the NDIS and identified other use cases for it, such as enabling insurance payouts, budgeting, and managing trusts and charities.</p>

What we said we would do	Our progress so far
<p>Improve how we provide customers with accessible information in a range of formats, including Auslan, National Relay Service, print alternatives, Easy English, captioning and audio description</p>	<p>We worked with not-for-profit Scope Australia to develop a suite of 10 documents in Easy English to give customers with low English literacy skills access to information about our services, two of the documents were about coronavirus.</p>
<p>Consult with disability specialists via the Customer Advocate Community Council</p>	<p>We appointed two disability advocate representatives to the CBA Community Council. People with Disability Australia continues as a key member of the council.</p>
<p>Improve access to premises for customers and employees, including:</p> <ul style="list-style-type: none"> <li>• A universal design approach</li> <li>• Continue to work with accessibility experts and customers to improve access to new branch designs</li> </ul>	<p>Design for Dignity, an agency that assists organisations to build dignified access into their designs, facilitated user experience testing with 16 people with a range of disabilities at our new branch model site in 2017. Their feedback is continuously used to improve access at our branches.</p> <p>Our Internal Access Consultant developed a Property Accessibility Checklist to ensure accessibility and universal design is considered when procuring, updating or redesigning CBA premises.</p>
<p>Improve the accessibility of existing digital products and services, including NetBank and the CommBank app</p>	<p>Our Retail Bank committed to making all new digital enhancements and content accessible, adhering to the 'Definition of Done' principle (where content, products and services are accessible at the time they're released to the public).</p> <p>We introduced a 'Digital Accessibility Guild'. Led by an Accessibility Manager, the guild shares information and communicates relevant industry updates every fortnight. Members include CBA staff from our Digital teams – such as user experience designers, developers, designers and other technical specialists.</p>
<p>Ensure people with a wide range of ages, abilities, access requirements and literacy levels evaluate and test our digital products throughout design and delivery</p>	<p>We conducted usability testing with people from a range of disability groups on:</p> <ul style="list-style-type: none"> <li>• the NetBank homepage</li> <li>• Ceba Chat – our online 'chatbot'</li> <li>• Smart Money app</li> </ul> <p>We engaged Intopia, an external accessibility agency, to deliver an interactive workshop on usability testing and research with people with disability. Researchers and UX designers heard from a panel of speakers who have lived experience with disability. Attendees ran usability sessions with the speakers to understand how our website impacts their online experience.</p>

What we said we would do	Our progress so far
<p><b>Engage the Australian Banking Association (ABA) to ensure a consistent accessibility approach across the banking industry for touch screen devices, including ATMs and Point of Sale devices</b></p>	<p>We appointed a representative to the Australian Banking Association’s industry working group, which informs industry action.</p> <p>We hosted ABA’s Accessibility Principles Round Table event in our Innovation Labs (our purpose-built spaces to test, gain feedback, grow and socialise solutions to market) in July 2017. Our representative on the ABA Accessibility Taskforce contributed to the development of the principles.</p> <p>We developed an internal Universal Design and Accessibility Principles Guide for our people and suppliers.</p>
<p><b>Develop an opt-in disability profile passport for customers with disability</b></p>	<p>We have not yet met this commitment. Our obligation to maintain stringent customer data privacy has extended the timeframe on this initiative. We will continue to explore options for an opt-in profile passport for customers with disability.</p>
<p><b>Proactively listen to and respond to the needs of customers to improve accessibility to our products and services</b></p>	<p>We listened to the needs of our customers by developing a suite of documents in Easy English to give customers with low English literacy skills access to information about our services.</p>
<p><b>Improve access to Auslan interpreters for video conferencing and other services required by customers who are Deaf</b></p>	<p>We have not yet met this commitment however CBA will continue to progress this initiative through our Customer Support Network. The network is responsible for the <u>new A&amp;I Plan 2021–2023 action</u>: “Establishing, documenting and publishing our internal applications for frontline staff to engage a qualified Auslan interpreter for our customers”.</p>
<p><b>Review the Start Smart website to align with web accessibility guidelines</b></p>	<p>We engaged a third-party agency to conduct an accessibility audit so we can comply with the latest Web Content Accessibility Guidelines (WCAG 2.1 AA). We have a roadmap to implement the recommendations from the report.</p>
<p><b>Embed an accessibility approach in our marketing and communication channels to ensure information is available in a range of accessible formats</b></p>	<p>We developed a series of seven Creating Accessible Documents factsheets and worked with our Brand team to develop new office brand templates in accessible formats (.ppt and .docx).</p>

## Improving accessibility and inclusion for our customers.

### Joining the (digital) conversation.

Digital banking assistants are radically transforming how we bank. Our digital assistant Ceba is designed to answer customers' day-to-day banking questions at any time, day or night. It can help customers quickly access statements, activate cards, make payments, check account balances and more – all within NetBank and the CommBank app. It also plays a key role in connecting customers to our agents, via messaging or voice.

We were determined to ensure Ceba could support all customers with their banking. So in October 2018, we worked with Intopia – experts in creating inclusive digital experiences – to test how accessible Ceba was. We asked individuals who had a range of different needs to test Ceba out for themselves. Our testers included people with limited dexterity, who have low vision, or are neurodiverse, or who use specific accessible technology, such as a stylus or screen reader, or specific accessibility software, such as voice assistance.

We learned we needed to make many changes to ensure Ceba was truly accessible. Thanks to their feedback, we were able to improve the accessibility of the digital assistant to create an exceptional experience for our customers that works for everyone.

*“The testing sessions allowed our people to empathise and truly see how our designs impact customers. It changed us as a culture and gave us a whole new perspective. Whatever we do has to work for everyone. After all, everyone just wants to do their banking.”*

**Renee Wyatt,**  
Senior Experience Researcher, CBA.

## Designing for dignity.

In 2017, we began planning the next generation of our retail branches. Many of our branches already had best-practice accessible features, such as ramp access and wheelchair turning circles. But we wanted to go beyond best practice.

Design for Dignity worked with the Australian Network on Disability to guide organisations on how to best design spaces that people with disability can access in a safe and dignified way. We invited Design for Dignity to assess our current branch design, and using their feedback, we built a full scale prototype branch that we could use for testing of design elements in a real life scenarios. Design for Dignity organised for 16 people with a range of disabilities and diverse needs to test the prototype – from people who use wheelchairs to people who are hard of hearing.

We learnt a lot from this experience and were able to adapt our branch designs to allow for more inclusive use by all of our staff and

customers. Some of the changes that we now include during our branch refurbishments are:

- simplified signage so more of our customers can understand it
- switching to matte surfaces (it can be difficult to read signs on shiny surfaces)
- adding braille signage on our ATMs and outside our branches with our opening hours
- incorporating hearing loops at both telling and customer service points
- adding height-adjustable desks
- ensuring there is room for wheelchair turning circles throughout all customer and staff areas

These are just a few of the changes we're making to ensure our branches support all people to bank with dignity.



*Our now accessible Nexus branch prototype assessed by Design for Dignity.*

## Empowering migrants in their own words.

Managing your finances can be extremely challenging as a new migrant to Australia.

“Conducting simple banking tasks can be daunting for people who don’t have financial literacy, who have to start from scratch,” said Malini Raj, Head of Strategy at our Multicultural Community Banking team. “People are coming from an environment where they’re just trying to survive. Here, they can finally grow their finances but it’s a foreign environment.”

We began to identify and solve the major obstacles migrants faced when trying to bank in this country for the first time. “Our research uncovered that in some of our customers’ home countries, banks aren’t always trusted institutions,” said Sarah Pitcairn, Manager of Customer Service Network Strategy.

The outcome? A presentation that not only covered the basics of banking in Australia but that we could deliver to our customers, in their first language, reflecting their culture.



The presentation, ‘Setting up for success in Australia’, covered topics such as:

- What Australian currency looks like
- Online banking – safely using BPAY and the CommBank website and apps
- Superannuation
- Tax File Numbers
- Necessary ID for opening an account
- Most common banking products
- Sending and receiving money from overseas
- Opal cards and public transport
- Centrelink benefits and statements
- Using Medicare
- Avoiding scams and fraud.

In 2019, we successfully piloted the presentation at our Fairfield New South Wales branch, delivering it in Arabic to many of our Arabic-speaking customers in the Fairfield community. “Piloting these seminars in Arabic helps to rebuild trust, makes banking more accessible to everyone, and assists new customers to confidently navigate banking in Australia,” said Sarah.

We are now looking to deliver 25 events over the next two years with people from multicultural backgrounds in their first language.



*Banking in Australia workshop in our Fairfield New South Wales branch.*

*“We are in a privileged position to help newly arrived migrants to Australia to achieve their dreams and aspirations,” said Malini. “We are committed to supporting these customers to ensure they’re financially included in our society and removing any barriers to banking they come up against.”*

### **Award-winning support for newly arrived refugees.**

From understanding how the Australian banking system works to recognising scams, the path to financial stability can be challenging for newly arrived refugees in Australia.

To support this particular group, we developed a Financial Literacy Toolkit in partnership with Settlement Services International, a leading not-for-profit organisation that supports refugees to settle in Australia. The toolkit empowers newly arrived refugees with the skills and knowledge they need to become financially independent, such as how to budget and pay bills.

In November 2019, the Australian Human Rights Commission named CBA as a Business Award finalist, commending the toolkit. Selected from hundreds of nominations, the Commission recognised the toolkit’s capacity to “help newly arrived refugees become financially independent and safe from risks that are detrimental to their financial stability”.

## Our People

Our goal was to improve the recruitment and on-boarding experience for our people. Here's how we did.

What we said we would do	Our progress so far
<b>Review RecruitAbility (CBA's guaranteed interview scheme) and make program changes before a Group-wide rollout in 2018</b>	RecruitAbility was rolled out in April 2019 nationally for all permanent and maximum term positions based in Australia and recruited within our system. Our senior leadership positions are often recruited outside the system and accommodations are made for candidates when requested.
<b>Improve RecruitAbility by refreshing our partnership with the National Disability Recruitment Coordinator (NDRC) to support national circulation of positions via the Disability Employment Service (DES) network</b>	<p>In 2017, we finalised a 12-month partnership arrangement with NDRC to support RecruitAbility and other recruitment opportunities in partnerships via the DES network.</p> <p>In 2019, we finalised a second 12-month partnership arrangement with NDRC to support RecruitAbility and other recruitment opportunities in partnerships via the DES network.</p> <p>The NDRC delivered a 90-minute Disability Confident Recruiter training session in October 2018 as part of a Talent Acquisition Masterclass training series.</p> <p>RecruitAbility resources, such as a detailed Accessibility Guide, are shared as required on a just-in-time basis by our Talent Acquisition team with hiring managers who have received RecruitAbility applications.</p>
<b>Deliver disability awareness training and presentations</b>	<p>We introduced accessibility training and webinar sessions delivered by Intopia, an accessibility agency, across the Group. Intopia delivered Product Accessibility sessions to the Business Commerce Solutions and Retail Banking Service teams.</p> <p>eLearning training on Accessibility and Inclusion was completed by close to 15,000 of our staff. A supplement leadership toolkit was produced to provide activities and learning opportunities to compliment the eLearning.</p>
<b>Host events to raise awareness and celebrate achievements, including International Day of People with Disability (IDPWD)</b>	<p>We held an internal event every year for IDPWD since 2017. In 2018, the Digital Experience Team (Retail Banking), Office of the Customer Advocate and ENABLE hosted a Digital Accessibility Showcase. The showcase event raised awareness of digital accessibility to support all staff and customers regardless of their accessibility needs.</p> <p>To mark the day in 2019, our Digital Banking team and our ENABLE Network hosted an Empathy Lab event where staff were able to experience to an extent what it is like performing everyday tasks for people with disability, inspiring our people to continue to strive to make our products and services accessible.</p>

What we said we would do	Our progress so far
<p><b>Develop a workplace adjustments portal to provide employees with access to tools, resources and equipment to meet their workplace adjustment needs</b></p>	<p>We have created a Workplace Adjustments Hub on the CBA intranet with tools, resources and equipment to guide leaders on how to meet the needs of our existing and potential employees with disability.</p>
<p><b>Develop an 'Accessibility Profile Passport' to enable employees to change roles more easily within the Group</b></p>	<p>We have not yet met this commitment. Our obligation to maintain stringent employee data privacy has extended the timeframe on this initiative. We will continue to explore options for an opt-in profile passport for our people with disability.</p>
<p><b>Facilitate internships, work experience and mentoring programs for job seekers with disability</b></p>	<p>Australian Network on Disabilities (AND) Stepping Into is a paid internship program that matches university students with disability with roles in leading Australian businesses. As part of our participation in the summer AND Stepping Intern program, since 2018, we have placed nine interns into summer internship roles across the Group.</p> <p>The AND Positive Action towards Career Engagement (PACE) Mentoring program connects jobseekers with disability to mentors from leading Australian businesses.</p> <p>We provided six placements in November 2017. A new PACE program began in April 2018 with 11 Sydney-based mentees. The program ended in August 2018.</p>
<p><b>Develop a Group-wide accessibility Steering Group to focus on sharing accessibility strategies, technologies and resources across product team.</b></p>	<p>In 2017 and 2019, we participated in the AND Access and Inclusion Index, Australia's foremost benchmarking tool for inclusion of people with disability. We established a team to identify and implement priorities and actions from the 2017 and 2019 Accessibility Index Report.</p>

## Improving accessibility and inclusion for our people.

As one of Australia's largest employers, we are committed to building an inclusive culture where equality and respect are core to our values. This is because we know that, when we get this right, our customers and communities benefit.

### Supporting our customers and people throughout the pandemic.

Coronavirus presented many new barriers to banking for people in our communities, along with an imperative to ensure the safety and productivity of our employees. CBA has been rapidly working to ensure people are not excluded from financial services because of the new restrictions, as well as providing additional support for those who may have felt vulnerable or at risk during this time.

#### Ensuring a safe and supported employee experience

To support our people, their colleagues and managers impacted in some way by coronavirus, we developed a new information hub of resources and referral pathways to make it easy for our people and diverse communities to know what to do and where to go to access help if they were feeling vulnerable.

#### Setting new standards to support social distancing in our branches

Social distancing quickly became the norm in banks across Australia. However, people who are blind or have low vision were unable to access the visual markers many banks were using to tell people what the correct distancing rules were.

In consultation with Vision Australia, a leading national provider of blindness and low vision services in Australia, we designed a new process that would ensure people who are blind or have low vision could safely visit branches. We decided a concierge should meet customers at the branch entrance, offer to direct them to a waiting area, then escort them to a teller.

This new standard led to a safer experience for individuals who are blind or have a vision impairment in our branches.

#### Empowering older customers

Since the coronavirus began, digital technology has ensured people can conduct their banking online without having to leave their homes. Through the CommBank app, we have been able to connect with more than 7 million of our customers and have seen more than 2 million unique views of our coronavirus support webpage<sup>17</sup>.

However, many people do not regularly use digital banking services, particularly our older customers who rely on using passbooks to withdraw funds in branches.

We worked with ABA and the Commonwealth Government to ensure these customers could continue to access their finances. We delivered Debit Mastercards to eligible passbook customers and reached out to thousands of people, many of whom are elderly, to guide them through alternative ways to bank such as via phone or internet.<sup>18</sup>

#### Supporting new ways of working

For our people Andrew Park and Jessica Lewis coronavirus meant finding new ways of remotely working. As a Deaf person, Andrew faces various challenges working in-branch and remotely. "I book interpreters to support me for a few hours every day using the Video Relay Interpreting service," said Andrew. "This is where an interpreter dials into my team meetings and stays on the line for calls with my colleagues, which are vital right now to stay connected."

Andrew's manager, Jessica Lewis, has advocated for Andrew as we shifted to working from home. "Every single person in this world has capability, and it's important to have someone who supports you and removes barriers when they see them. I have been lucky to have leaders like this for my career and I strive to do the same," Jessica said. "We all need supportive people around us, no matter what situation we are in, or in this example, what disability we might have."

"Jess is not afraid to advocate for people like me," said Andrew. "We have a lot of stakeholders and not many are aware that I'm Deaf. She helps educate them and raise awareness about deafness."

"My team's purpose is to be 'one team with one dream'," said Jessica. "We work together to support Andy in his journey and make his dreams happen."

## Advocating for health: How our people inspire change.

Since its launch in 2016, our mental health and wellbeing platform Thrive has become a powerful space for our employees to share their personal stories. The portal provides information on more than 50 topics related to mind, body and life; offers live chats with a counsellor; and hosts around 700 articles written by industry experts, as well as videos, webinars and fact sheets.

In 2016, Michael Radulovic, a Relationship Executive part of our Commercial Banking team, shared his story to raise awareness of the impact of stroke.

Alone at home, Michael suffered a Subarachnoid Haemorrhage. "Luckily, I had my mobile phone in my pocket and I managed to call 000 and then my wife. Somehow, I dragged myself to the front door so that the paramedics (my heroes) could get in," said Michael. The paramedics took Michael to a public hospital. "Private hospitals often do not have all the necessary equipment to treat a critical stroke patient," said Michael.

Michael would spend 21 days unresponsive in the Intensive Care Unit at St Vincent's. Doctors discussed switching off his life support with his wife. He lost his eyesight. "Somehow, I made it and I left ICU. I learned to walk again, swallow, look after myself and my eyesight was restored following multiple surgeries at the Royal Eye & Ear Clinic in Melbourne."

For Michael, sharing his story comes down to raising awareness of how such experiences can affect your mental health. "In my case, the stroke was an event that triggered many challenges – one of them being depression. Depression seems to be often ignored or overlooked because people who suffer from it are afraid or ashamed to talk about it. I encourage people who feel down for an extended period of time to find the inner strength and seek help."

Physical and mental exercise, volunteering at the Eye & Ear Clinic and joining a stroke support group helped Michael cope. "I try to do more positive activities – things I can laugh about." He also had the support of this team, "Returning to work was important and I am humbled by the support I have received from my manager and team members."

Michael is now an advocate for stroke survivors and their carers. "I'm part of a new project sponsored by the Stroke Association of Victoria called 'Lived Experience' that's designed to assist young stroke survivors and their families.

"Nothing is impossible – with the help and love of your family," said Michael. "It is important not to give up."

*Michael Radulovic joined the Eye and Ear team as a volunteer having been a patient at the hospital.*





## Our Community

We continued to work with community-based disability organisations to:

What we said we would do	Our progress so far
<p><b>Obtain advice and expertise to enhance the Group's ability to improve access and inclusion for people with disability</b></p>	<p>We have engaged a range of not for profits and leading organisations across the disability sector in usability testing and consultation to improve access and inclusion for people with disability.</p>
<p><b>Continue the Group's membership of the Australian Network on Disability (AND) and participate in member events</b></p>	<p>We have increased Group's membership level with AND from Bronze to Gold.</p>
<p><b>Work with community disability partners to engage people with disability in product design forums, product testing and other activities</b></p>	<p>We worked with organisations within the disability sector to involve people who are blind or have low vision in testing our Eftpos tablet 'Albert' to improve its accessibility.</p> <p>Not-for-profit disability service provider Northcott Society delivered a disability awareness session on International Day of People with Disability (IDPWD) in 2017.</p>
<p><b>Work with like-minded organisations to share information and collaborate on accessibility and inclusion strategies</b></p>	<p>We joined Thriving Communities Partnership (TCP) in 2018. TCP is a cross-sector collaboration with the vision of everybody having fair access to essential services such as utilities, financial services, telecommunications and transport.</p> <p>As a TCP member, CBA belongs to a charter that implements policies and practices that create tangible change for people experiencing vulnerability or hardship. We use our expertise to contribute to initiatives that strengthen people's financial wellbeing and resilience.</p> <p>We ran a workshop with various stakeholders around issues associated with banking customers with cognitive impairments in March 2019. The workshop was facilitated by the University of Technology Sydney Design Innovation Centre. We identified pain points and opportunities for CBA to update its policies and procedures around supported decision-making.</p>
<p><b>Identify relevant community disability organisations to involve CBA employees in access and inclusion volunteering activities</b></p>	<p>We provided volunteering and pro bono support to disability service providers, including Northcott and Cerebral Palsy Alliance.</p> <p>We have moved to a sector-led model, where our people choose their own volunteering and pro bono activities provided they align with our community focus areas, such as Inclusion and Diversity.</p>

## Improving accessibility and inclusion for our communities.

### Bringing books, toys and music to children.

In April 2019, 11 of our employees volunteered at Royal Institute for Deaf and Blind Children's (RIDBC) Book, Toy and Music Fair.

RIDBC supports people with hearing or vision loss, by providing therapy, education, cochlear implant and diagnostic services. Held over four days, the fair raised funds so that RIDBC can continue supporting thousands of adults, children and their families each year. Our people assisted in setting up the fair and sorted, priced and packaged books, toys, DVDs and records, helping to raise more than \$30,000.

*“I’m appreciative of the opportunity to open my eyes and contribute. When you get some understanding of what other people’s challenges are, it leads to empathy and that can lead to greater inclusion.”*

**Michael Harding,**  
Database Developer and volunteer, CBA



## Solving problems with data and analytics.

As one of Australia's largest not-for-profit disability service organisations, Northcott supports people to realise their potential. In 2018, 24 of our CBA employees spent a day at Northcott in Parramatta to look at data and analytical challenges in the organisation.

Northcott identified eight goals it wanted our support with, such as improving reporting for the help desk, rostering, sales and claims, and building on sales. By the end of the day, Northcott could fix reports that had not run for a year and update its financial models. The organisation identified potential savings of \$300,000 a year from these improvements.

*“It’s a win-win situation. It’s a win for Northcott because they are able to leverage our expertise in analytics and problem solving. And it’s a win for our people because they are able to give back to the community.”*

**Vicki Wood,**  
Group Lead Customer Engagement  
Engine Delivery, CBA.



# The ENABLE Network

Our employee-led diversity networks play an important role in promoting inclusion and informing solutions for our people and customers.

## Who we are

Our ENABLE Network supports access and inclusion for our people, customers and communities. It focuses on three work streams:

- **Inclusion opportunities** – Increasing awareness and fostering an inclusive workplace where employees with disability are treated equally and feel safe to be themselves
- **Employment opportunities** – Looking at ways to increase employment and development opportunities for people with disability
- **Engagement** – Creating opportunities to engage employees with disability and allies of people with disability as advocates and champions of change

## What we've done

ENABLE has achieved the following initiatives in 2019–2020:

- Hosted digital content accessibility sessions, teaching Web Content Accessibility Guidelines to all our teams responsible for publishing digital content
- Ran an 'Empathy Lab' for International Day of People with Disability, which allowed employees to begin to understand what life is like for people with disability
- Continued the annual Wheelchair Basketball Tournament for Sydney-based staff, promoting an inclusive and fun activity all employees can enjoy
- Told stories of our people with disability and celebrated diversity through a series of articles called 'Humans of ENABLE'
- Filmed a promotional video to recruit new employee champions throughout the organisation.

*Wheelchair basketball event run by CBA's ENABLE Network.*



## A message from our Group Executive Sponsors for ENABLE.

We are incredibly proud of how far the ENABLE Network has come over the past three years. Every year, the network grows in its ambition and positive impact on employees, our products and services, and importantly our customers.

ENABLE has done a great job of building awareness of accessibility and inclusion through its internal events and initiatives. The Bank's senior leaders love getting involved in the Wheelchair Basketball Tournament each year. During International Day of People with Disability, ENABLE asked staff to try and send an email without a mouse. These activities encourage empathy and convey the importance of designing accessible financial solutions.

As well as raising awareness, ENABLE leads training and development for employees, such as Web Content Accessibility Guidelines training for our digital teams.

Continuously improving our products and offerings is key to improving the financial wellbeing of our customers, and ENABLE provides the skills and knowledge for CBA employees to do just that.

As Group Executive Sponsors, we're excited to see what ENABLE will accomplish in the future. There is a lot of work to do to become Australia's most accessible bank, but ENABLE will play a major part in getting us there.



**Angus Sullivan**  
Group Executive,  
Retail Banking Services



**Pascal Boillat**  
Group Executive,  
Enterprise Services and  
Chief Information Officer

# Bankwest

## 2018–2020 Accessibility and Inclusion Achievements

Here are the many strides we have taken since 2018 to improve accessibility and inclusion.

### Our Customers

Achievement	How we did it
<b>Improving PDFs online</b>	<p>While we take a webpage-first approach, there are times when content is required to be presented within a PDF. When this occurs, we aim to meet the latest accessibility web standards and embed metadata within the PDF to ensure these can be more easily read.</p> <p>PDF interactive forms are progressively being updated from colour to monotone (black and white) to increase the contrast of text. They have also been created to read left to right to flow as you would naturally read, making this easier.</p>
<b>Designing for accessibility</b>	<p>We began using a darker orange in its digital and web environments and a number of documents to increase text contrast and improve accessibility.</p> <p>Creative Services implemented a drop shadow around headline copy in print environments to increase contrast and in digital environments, the drop shadow along with a dark orange stroke is added to increase contrast.</p> <p>While we use bespoke fonts, the fonts are digital and web safe with default system fonts also loaded into the system.</p> <p>Since the recent rebrand, which includes a fresh, new logo and colour palette, our guidelines have evolved to include the more accessible darker orange.</p>
<b>Caption use</b>	All website and social video content features captioning.

Achievement	How we did it
<b>Catering to non-digitally proficient audiences</b>	A number of 'how to' guides to support Online Banking and Bankwest App uptake and usage have recently been developed for audiences that aren't digitally proficient.
<b>Launched the iCAL initiative</b>	The Indigenous Customer Assistance Line or iCAL was launched in the Personal and Third Party and is designed for easier identification for our Aboriginal and Torres Strait Islander customers, resulting in them being able to access their banking.
<b>Implemented a third-party interpreter service</b>	This service was launched in the Personal and Third Party and Business Bank and allows customers to communicate with us directly where English is not their first language. The policy has also been adjusted to allow, in certain cases, for family, friends or a colleague to assist.
<b>Improved over-the-phone ID process</b>	This change in process resulted in zero customers having to attend a branch if they failed identification, which is particularly helpful for customers who have mobility challenges.
<b>Improved process between distribution channels and NRS</b>	In October 2018, we responded to constructive feedback from the WA Deaf Society (now Access WA) to improve the experience for customers and the process between our Personal and Third-Party Team and the NRS (National Relay System). Now, NRS calls are directed to Team Leaders and Managers and the process is working well.
<b>Upskilling customer service colleagues on hearing loss and deafness</b>	Also working with Access WA, we produced a Hearing Loss and Deafness factsheet to the retail branch network in 2019.
<b>Making our website more accessible</b>	Since redesigning our website content pages in 2017, we've been constantly improving to ensure better access to information about our products and services. We continue to strive towards the latest accessibility web standards and best practice, testing and validating updates and new functionality as we roll them out.
<b>Making our Branch network more accessible</b>	All new Bankwest sites have wheelchair accessible self- service terminals installed. Internally, all new sites also have back-of-house wheelchair turning circle space allocated.

## Our People

Achievement	How we did it
<b>Hub (intranet) homepage refresh</b>	In-line with the brand refresh, the homepage of our intranet is now more user friendly thanks to new colours and formatting and also offers a simpler experience – meaning colleagues can get to the information they need with ease.
<b>Making video more accessible</b>	<p>Video is used consistently throughout our internal channels, we've committed to using subtitles for critical productions (for those who are hearing impaired and/or without sound capability on their device or at their location) and appropriate file size so those in remote locations and working from home can access without bandwidth issues.</p> <p>In addition, many of our online learning modules offer a transcript alongside any video.</p>
<b>Catering events to colleagues everywhere</b>	By assessing the makeup of our internal audiences, we've ensured that colleagues working at various locations, and in different working arrangements and time zones are considered in briefing/event planning, and that we're improving accessibility by providing a recording, summary or transcript of events.
<b>Refreshed Communications Channels (weekly frontline communications)</b>	This critical frontline-focused channel is now more accessible due to a new colour palette and layout and more succinct language and content. Now, it also offers a simpler, more user-friendly experience using symbols, colour-coding and an easy-to-use archive.
<b>Encourage gender equality in Technology &amp; Transformation (T&amp;T)</b>	In our Technology & Transformation area, 71% of colleagues are male. We've done significant work to ensure our language is more gender-neutral, both in internal communication and in job advertisements. We've also created female internships in the Networks & Operations team.
<b>Autism Academy partnership</b>	In our Technology & Transformation area, we have created dedicated opportunities and space for colleagues with autism through our work with the Autism Academy.
<b>Indigenous Internship in the Contact Centre</b>	Through Career Trackers, we have had two Indigenous interns last year for a 12-week period. One intern was given a permanent part-time position in the Contact Centre. In November 2020, we will again host Indigenous interns.
<b>Making working from home possible for Contact Centre colleagues</b>	<p>Allowing our colleagues to work flexibly reduces absence rates in the Contact Centre and allows for added convenience.</p> <p>Changes to how we roster colleagues in the Contact Centre now allows for split shifts to better support some of our working parents, resulting in better work life balance</p>

Achievement	How we did it
<b>Support through volunteering, diverse and inclusive communities</b>	<p>To build understanding and empathy, we've offered a mentoring opportunity and hosted the ABCN InterAct program every year since 2016 (excluding 2020 due to coronavirus). The program supports refugee and migrant high school students where English is a second language with skills needed for success in Australia.</p> <p>We also brought on board two different volunteering opportunities in 2017 and 2018 to increase Indigenous cultural awareness and appreciation through caring for our country. This involves presentations often led by Indigenous Elders and environmental volunteering. Each of these opportunities run six times per year in line with the Indigenous seasons.</p>
<b>Delivering accessible customer experiences</b>	<p>We're learning and growing behind the scenes to upskill our teams and embed accessibility into our processes.</p>
<b>Launching the Customer Care Guide</b>	<p>Our people access the Customer Care Guide via One.CBA – a one-stop site for information and support material to guide staff on how to assist customers experiencing vulnerable circumstances.</p>
<b>Launching the Customer Care team hotline</b>	<p>This is an option for customer-facing colleagues who need support with customers in vulnerable situations. This hotline is answered by Customer Care colleagues between the hours of 7am and 5pm WST Monday to Friday.</p>
<b>Additional training provided via Lifeline</b>	<p>Customer Care colleagues have participated in training workshops delivered by Lifeline to increase capability and resilience in supporting customers experiencing trauma.</p>
<b>Upskill colleagues to recognise warning signs of customers who are more likely to be taken advantage of financially</b>	<p>To ensure we achieve our purpose of improving our customers' financial wellbeing, we need to be able to recognise warning signs of customers who are more likely to be taken advantage of financially and protect their funds from fraud and scams. Through an eLearning module, we upskill colleagues to understand and recognise signs (3C's – Changes, Confusion, Coercion) through potential scenarios where our customers may be vulnerable to financial abuse, scams or fraud.</p>

## Our Community

Achievement	How we did it
<b>Educate and protect our older, more vulnerable customers from scams and frauds</b>	We developed the Safe & Savvy guide and video, which includes all the latest information on scams and frauds and what to be aware of, and case studies. This guide is available in all branches and can be download on our website. The video is used for branch presentations to customers and is also available on our website.
<b>Help our customers, colleagues and the community keep their kids safe online</b>	In partnership with Telethon Kids Institute, we launched the Australia-first cyber security app Beacon. The app was developed based on feedback from our customers that they were concerned about keeping their kids safe online. The app is based on 14 years of cyber behaviour research and provides a single source of truth for parents tackling issues such as cyber bullying, grooming and stalking.
<b>Upskill our older customers to use digital banking during COVID-19</b>	We contacted over 8,000 customers to upskill them on digital banking and to set up digital banking as an alternative to visiting a branch. We also used this opportunity to equip them with the knowledge and skills to identify and prevent scams and fraud.



## Our Actions

### **Becoming Australia's most accessible bank.**

Our Accessibility & Inclusion 2021–2023 Plan outlines how we will improve access for people with disability, people who live in remote areas, older people and people with limited English.

The commitments presented in this plan focus on the four following areas:

- 
- **Our Leadership and Governance:** Our Accessibility and Inclusion Frameworks are built into our systems and processes to ensure all our channels, products and services include everyone.
- 
- **Our Customers:** We make it easy for our customers to access our information, products and services. We provide customers with financial literacy resources in alternative formats and multiple languages to improve their financial wellbeing.
- 
- **Our People:** We continue to build an inclusive culture through the provision of equity, access and support for all of our people. Adjustments are seamlessly implemented for all candidates and our people with an accessibility need.
- 
- **Our Community:** We are committed to work with and contribute to the community to collaborate on accessibility and inclusion strategies.

## Our Leadership and Governance

Group Executives and Senior Leaders will advocate for accessibility and inclusion across the Group to communicate our goal of being Australia's most accessible bank.

We are developing and adopting a Group Accessibility Governance Framework and ICT Accessibility Framework. The frameworks ensure accessibility is at the forefront of everything we do and is a non-negotiable in the products and services we provide to our people and customers.

Our Community and Customer Advocacy team is leading a project titled Three By Design, which is building capability and culture around accessibility and inclusion, product safety and customer vulnerability. The project outlines our expectation that accessible product design and distribution is a non-negotiable, and delivers new resources and tools to support our staff.

ENABLE is our network of employees dedicated to accessibility and inclusion. The role of ENABLE is to raise awareness through their lived experiences to inform our strategies, policy and processes to enable accessible solutions for our customers and people.

To track and monitor our Plan's progress, we will participate in Australian Network on Disability's Access and Inclusion Index – Australia's foremost benchmarking tool for inclusion of people with disability – once every two years.

## Our Customers

We make it easy for customers to access our information, products and services.

Action	Responsibility	Timeframe
Provide information on CommBank website on the accessibility features of CBA's communication channels, products and services including online applications, ATM's, POS devices and alternate formats.	Executive Manager CommBank Operations Publishing	2 years
Build accessibility into our strategic plans for NetBank, CommBank App, CommBank.com.au CommBiz and CommSec.	Executive Manager App Experience (CommBank App)  Executive Manager Digital Deposits & Transactions (NetBank)  Executive Manager CommBank Operations Publishing (CommBank.com.au)  Executive Manager Digital Business Institutional (CommBiz)  Executive Manager Digital Platforms and Design (CommSec)	2 years
Ensure all new enhancements to CommBank.com.au, NetBank, CommBank app, CommBiz and CommSec are accessible. New web content conforms to WCAG 2.1 AA and new native app content/features will be optimised for accessibility.	Executive Manager App Experience (CommBank App)  Executive Manager Digital Deposits & Transactions (NetBank)  Executive Manager CommBank Operations Publishing (CommBank.com. au)  Executive Manager Digital Business Institutional (CommBiz)  Executive Manager Digital Platforms and Design (CommSec)	2 years
Develop "How to guides" for online banking and other essential banking requirements in Easy English.	Senior Manager Accessibility and Capability Advice	1 year

Action	Responsibility	Timeframe
Ensure all new to market touchscreen POS devices will be optimised for accessibility.	Product Manager Smart Payment Devices	2 years
Group Marketing to uplift the staff skills and our platforms to produce new core email marketing communications to be more accessible.	Executive Manager, Everyday Banking Marketing Marketing Manager, Retail Mandatory & Remediation Communications	2 year
Group Marketing will translate new core marketing communication documents into an Easy English version, to allow for easier understanding for those customers with low-literacy levels.	Senior Manager, Customer Segments	1 year
Group Marketing to include a QR Code option for new core marketing communication documents to provide access to the information in accessible digital format and private access to vulnerable customers.	Senior Manager, Customer Segments Senior Manager, Content Retail & Wealth	1 year
Group Marketing is commissioning a photo shoot to support the CBA brand refresh, the new image library will contain images that reflect our diverse customer base and communities.	Executive Manager, Brand Strategy	1 year
Strengthen and embed universal design and accessibility requirements into the evaluation phase of the Supplier Lifecycle.	Supplier Lifecycle Senior Change Manager	1 year
Establish, document and publish on our internal application for frontline staff a procedure to engage a qualified Auslan interpreter for our customers.	Head of Distribution Support and Operations	1 year
Explore the opportunity for a branch online booking system so that people with a disability can schedule and coordinate an appointment with their carer or Auslan interpreter and our frontline staff.	Head of Distribution Support and Operations	1 year
Investigate and look to pilot accessibility picture boards or other communication tools within branches to support frontline staff when assisting our customers with a speech impairment.	Head of Distribution Support and Operations	1 year

Action	Responsibility	Timeframe
<p>Explore the opportunities available to provide customers who are blind or have low vision with access to Aira visual interpretation service to independently interact with products and services within CBA branches.</p>	<p>Head of Distribution Support and Operations</p>	<p>2 years</p>
<p>Continue to adopt a universal design approach when procuring new premises by:</p> <ul style="list-style-type: none"> <li>o Developing a CBA specific commercial property, accessibility and inclusive design standard, to improve access and inclusion in our workplaces for all users.</li> <li>o Develop guidelines and checklists for all professionals and CBA stakeholders engaged in locating, designing and building CBA workplaces, for the main parts of the standard: <ul style="list-style-type: none"> <li>i. Location and Base Building</li> <li>ii. Fit-Out</li> </ul> </li> </ul>	<p>Project Director, Property Design &amp; Construction</p>	<p>1 year</p>
<p>Continue to review our branch design standards to proactively improve access for our staff and customers. This may involve working with accessibility experts, seeking feedback and listening to the needs of customers.</p>	<p>EM Branch and Self Service Distribution</p>	<p>Ongoing</p>
<p>Develop and distribute financial literacy collateral and tools to support CBA customers with their financial wellbeing. Material to consider our diverse customer base and be accessible to all.</p>	<p>Executive Manager Consumer and Community Advocacy</p>	<p>1 year</p>
<p>Continue to share accessibility and inclusion best practice with the Australian Banking Association so that all banks provide aligned inclusive customer service.</p>	<p>Senior Manager Accessibility and Capability Advice</p>	<p>Ongoing</p>

## Our People

We continue to build an inclusive culture through the provision of equity, access and support for all of our people. Adjustments are seamlessly implemented for all candidates and our people with an accessibility need.

Action	Responsibility	Timeframe
Review the RecruitAbility scheme (guaranteed interview scheme) to identify process improvements, or determine alternate opportunities for improving experiences and outcomes for candidates with disability.	Group Talent Acquisition team	1 year
Review our career site and job application pages to encourage candidates with disability to apply.	Group Talent Acquisition team	2 year
Develop a written process for employees to record, review and update their workplace adjustments.	Group Inclusion and Diversity team (Culture, Inclusion & People Experience)	1 year
Establish a monitoring system to review and track the performance of the workplace adjustment process in terms of timeliness, quality or suitability.	Group Inclusion and Diversity team (Culture, Inclusion & People Experience)	1 year
Continue to evolve resources on the workplace adjustments hub to provide people leaders and employees with access to tools, resources and equipment to support understanding, awareness and implementation of adjustments.	Group Inclusion and Diversity team (Culture, Inclusion & People Experience)	Ongoing
Greater promotion of case studies and stories about our people to enhance positive attitudes towards accessibility and inclusion in the workplace.	Group Inclusion and Diversity team (Culture, Inclusion & People Experience)	Ongoing
Continue to optimise its Intranet application (One.CBA) for better accessibility. Content authors and contributors will also be trained to ensure site content is optimised.	Executive Manager Corporate Affairs Technology	2 years
Our Recognising our People application is accessible and conforms to WCAG 2.1 AA compliance.	Executive Manager Employee Recognition and Events, Customer Strategy	2 years
Group Marketing will develop training material and run 12 monthly or on-boarding training sessions for marketing staff on how to ensure core communications are accessible to people with disability and vulnerable customers.	Senior Manager, Customer Segments  Senior Manager, Marketing Operations	1 year

Action	Responsibility	Timeframe
Develop and distribute financial wellbeing content and tools to support CBA employees. Material to consider our diverse employee base and be accessible to all.	Employee Financial Wellbeing team (Culture, Inclusion & People Experience)	2 years
Ask all new employees and all employees every year if they require a Personal Emergency Evacuation Plan (PEEP)	Health, Safety and Wellbeing Delivery Manager, OHS	2 years
Recognise and reward accessible and inclusive behaviour.	Senior Manager Accessibility and Capability Advice	Ongoing

## Our Community

We are committed to work with and contribute to the community.

Action	Responsibility	Timeframe
Run a series of workshops with people from specific multicultural backgrounds in the community's first foreign language on financial wellbeing.	Senior Manager CSN Strategic Projects	2 years
Continue to support our multicultural customers' access banking services through grassroots community engagement.	Head of Strategy Multicultural Community Banking	Ongoing
Continue to connect with remote Indigenous community outreach programs to listen to their needs and develop our accessibility, inclusion and service strategies accordingly	Executive Manager, Direct Banking	Ongoing
Continue to provide our customers who are victims of domestic violence confidential support to help with their immediate banking needs.	Head of Customer Vulnerability	Ongoing
Continue to work with the banking industry and other like-minded organisations to share non-competitive information and collaborate on accessibility and inclusion strategies.	Senior Manager, Accessibility and Capability Advice	Ongoing

# Bankwest

## Our Customers

We make it easy for customers to access our information, products and services.

Action	Responsibility	Timeframe
All physical property locations will now have wheelchair accessibility to self-service terminals.	EM Strategy, Performance and Distribution	Ongoing
Continue to update all assets to meet WCAG 2.1 AA accessible standards over the next 3 years.	Chief Marketing Officer, Bankwest	2 years
Where applicable, we will continue to test our creative and campaign assets for usability with people of disability.	Chief Marketing Officer, Bankwest	Ongoing
Continue to engage and consult our contracted accessibility expert to provide guidance on the creative and design of our marketing materials and internal resources to achieve best practice.	Chief Marketing Officer, Bankwest	Ongoing
Change text in social media posts to charcoal to increase the contrast on screen as well as be accountable for captioning all social pre-recorded video content.	Chief Marketing Officer, Bankwest	Ongoing
Undertake an audit of historical evergreen content on LinkedIn and update this in line with captioning requirements.	Chief Marketing Officer, Bankwest	Ongoing
Develop Product Disclosure Statements (PDS) in a visual format (cartoon style) to simplify the often complex and technical information as well as making it more visually appealing so customers will read and have a greater understanding of the Product.  We will start with the Easy Transaction Account and the visual design will progress through accessibility testing to ensure compliance with screen readers.	Senior Customer Communications Manager, Bankwest	1 year
External Communications highlighting Bankwest's focus on A&I. Bankwest A&I initiatives including action on elder abuse; and Contact Centre initiatives to be promoted to WA media as part of ongoing PR program.	EM External Communications Bankwest	Ongoing

Action	Responsibility	Timeframe
<p><b>Vulnerable Customer ID Process - Some customers in vulnerable circumstances are unable to provide standard forms of identification documents (ID) to meet our internal Anti Money Laundering/Know Your Customer identification requirements and consequentially this prevents these customers from accessing banking products and services with Bankwest.</b></p> <p><b>Future state, we will have an exception process to onboard these customers with alternate forms of ID, with a 90-day grace period to provide standard ID.</b></p>	EM Customer Service Centres, Bankwest	1 year
<p><b>Bankwest Indigenous recruitment and internship programs will continue.</b></p>	EM Customer Service Centres, Bankwest	Ongoing
<p><b>Distribution channels to ensure options available for all customers including the Indigenous customer assistance line (iCAL), NRS and 3rd Party interpreter service focus in Branch and Contact centre to continue</b></p>	EM Customer Service Centres, Bankwest GM Personal and Third Party	Ongoing
<p><b>Updates to Public Website to include resources available to customers that could be classified as vulnerable</b></p>	EM Digital Bankwest	1 year
<p><b>With an increased focus on sensitive and vulnerable customers, Customer Care are committed to ensuring we have the right resources to manage these requests/complaints.</b></p>	EM Customer Service Centre, Bankwest	1 year
<p><b>Marketing will create or update the majority (&gt;70%) of marketing assets to meet WCAG 2.1 AA accessible standards over the next 3 years.</b></p>	Chief Marketing Officer, Bankwest	3 years

## Our People

We continue to build an inclusive culture through the provision of equity, access and support for all of our people. Adjustments are seamlessly implemented for all candidates and our people with an accessibility need.

Action	Responsibility	Timeframe
We will have an internal communications plan to support awareness and uplift across all lines of business.	Bankwest - Senior Manager Internal Communications	Ongoing
Bankwest Contact Centre people strategy developed to support colleague inclusion (conducts initial phone interviews to remove unconscious bias at the start of the recruitment process, flexible work arrangements, cultural days).	Bankwest - Senior Manager CSC	Ongoing
Continue to optimise its Intranet application (the Hub) for better accessibility. Content authors and contributors will also be trained to ensure site content is optimised.	Bankwest Senior Manager Internal Communications	Ongoing
Conduct a review of all 'push' channels to ensure layout, experience, and design meet accessibility standards, in line with Brand refresh.	Bankwest Communications team	Ongoing
Make a commitment to always make video accessible through the consistent use of subtitles and appropriate file size (so those in remote locations and WFH can access without bandwidth issues).	Bankwest Communications team	Ongoing
Make a commitment to a 'minimum font size' across all channels, to allow for easy viewing.	Bankwest Communications team	Ongoing
Make a commitment to always make our language clearer and more accessible, throughout internal channels; build-out all acronyms, use descriptive links, promote use of 'Bank Less' style language.	Bankwest Communications team	Ongoing
Supporting and upskilling our leaders to personalise their acknowledgement to country at the start of events and deliver these in a more personalised, genuine way.	Bankwest Communications team	1 year
Champion Accessibility and Inclusion eLearning disability confidence training for our frontline staff and across Bankwest.	Bankwest Change and Capability Development	2 years
All new branches will have wheelchair turning circle space in back of house area to cater for colleague accessibility requirements.	EM Strategy, Planning and Distribution	Ongoing

Action	Responsibility	Timeframe
Ongoing commitment to Group Diversity and Inclusion through active working groups across Bankwest for Unity, MOSAIC and the Bankwest Indigenous Employee Network (Koort Waangkiny).	Chief Customer Office	Ongoing

## Our Community

We are committed to work with and contribute to the community.

Action	Responsibility	Timeframe
Continue to maintain our self-service volunteering to provide Bankwest staff with the opportunity to support the community.	Bankwest Chief Customer Office	Ongoing
Support through volunteering, diverse and inclusive communities: ABCN InterAct program supporting refugee and migrant high school students where English is a second language with skills needed for success in Australia.	Bankwest Chief Operating Office	Ongoing
Continue to increase Indigenous cultural awareness & appreciation through caring for our country. Involves Elder/ Indigenous presenter presentation and environmental volunteering.	Bankwest Chief Operating Office	Ongoing

# Acknowledgements

## Who developed the Accessibility and Inclusion Plan 2021–2023?

This Plan was developed by the Commonwealth Bank, Bankwest and the Bank's Customer and Community Advocacy team, together with the Australian Network on Disability (AND) and in consultation with a large range of community and academic experts. We want to thank all those organisations who helped, in particular:

- Blind Citizens Australia
- Council of Intellectual Disability
- Digital Gap Initiative
- Down Syndrome Australia
- Guide Dogs Australia
- Northcott Society
- Scope Australia
- The Deaf Society
- Vision Australia
- Intopia
- WebKeyIT
- Access WA
- Telethon Kids Institute
- ABCN InterAct Program

We are a Gold member of the AND. AND works with organisations to help them achieve their goals around the inclusion of people with disability. We partnered with AND for many years and consults them on many of our accessibility strategies.

# Contact Us

## Access this plan electronically.

An accessible PDF and Easy English version of the Commonwealth Bank Group Accessibility and Inclusion Plan 2021–2023 can be found online on our Accessibility webpage at: [commbank.com.au/about-us/accessibility.html](https://commbank.com.au/about-us/accessibility.html).

## Feedback, questions or ideas?

If you have any ideas on how we can better serve our customers, people and community, we're here to listen. To provide feedback on the Commonwealth Bank Group Accessibility and Inclusion Plan 2021–2023 or any other accessibility-related matters you can contact us by:

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### Email:

[customeradvocate@cba.com.au](mailto:customeradvocate@cba.com.au).

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### Mail:

Customer Advocate  
Commonwealth Bank of Australia  
Reply Paid 88915  
SYDNEY NSW 2001

There's no need to use a stamp – we'll pay for the postage.

Further information about the Customer Advocate can be found at: [commbank.com.au/customeradvocate](https://commbank.com.au/customeradvocate)

## Support for customers affected by domestic and family violence.

If you're a Commonwealth Bank customer experiencing a domestic or family violence situation, you can speak to our specialist Community Wellbeing team about your financial needs. This includes situations of financial abuse.

Our team has been specially trained to provide confidential support and address the immediate banking needs of customers whose circumstances make it challenging to have a conversation about finances – whether it's related to mental health, serious illness, domestic and financial abuse, problem gambling or other addictions, homelessness or other circumstances that may make you feel vulnerable.

You can call a Community Wellbeing specialist on 1800 222 387 between 8am and 6pm, Monday to Friday (Sydney/Melbourne time – excluding public holidays).

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