



RECONCILIATION
ACTION PLAN

INNOVATE

Australian Mutual Bank
Innovate Reconciliation Action Plan

November 2025 - October 2027

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Acknowledgement of Country

Australian Mutual Bank acknowledges the Traditional Owners and Custodians of the land where our office is located in Surry Hills, Sydney as the Gadigal people of the Eora Nation. We further acknowledge the Traditional Owners and Custodians of Country from where our members and employees reside.

We extend our deep respect to Elders, past and present, and emerging Community leaders for maintaining enduring connections that protect and care for Country for a sustainable future.

Reconciliation Action Plan Artwork



Australian Mutual Bank partnered with Boomalli Aboriginal Artists Co-operative to commission an artwork by artist **Joanne Cassady** for our very first Reconciliation Action Plan. In addition to creating the artwork for the RAP, Joanne is also a long-standing member of the bank, with a relationship spanning over 30 years.

Joanne Cassady is a self-taught artist and mother of six, with five sons and one daughter as well as being a doting grandmother. Joanne is a descendant of the Wiradjuri and Yorta Yorta Nations located in NSW and Victoria. Joanne's Wiradjuri totem is the goanna and her Yorta Yorta totem is the turtle, which gives her inspiration to recreate throughout

her artwork. As a professional artist, Joanne utilises her skills as a means of education for cultural awareness with both adults and children. This allows opportunities to share her personal experiences and her culture in art workshops and art therapy. Joanne was born and raised in Sydney NSW and grew up in the suburbs of Redfern and Waterloo. She faced many challenges from a very young age, choosing not to become a victim.

Choosing art, its meaning to her as an artist is deeper than paint on canvas. It tells of her stories, her culture and language. Joanne's art is as contemporary as she is. As an artist she loves to challenge herself, branching out to try new things artistically.

The painting represents the Australian Mutual Bank and ongoing commitment to its members, the community and First Nations Peoples. The blue gum leaves represent the logo of Australian Mutual Bank. The circles with curved lines, large and small represent an aerial view of people sitting around campfire. The larger curves are adults and the smaller ones are children and this depicts Australian Mutual Bank's commitment to helping children in partnership with Barnardos Australia.





The circles with lines joining represents journey symbols while the green and gold dotted lines represent Australian national colours.

The 53 small white dots are a symbol of the establishment of the original co-op in 1953, which Australian Mutual Bank is tracing their origin back to.

There is also bush orange, bush tomato, quandongs and bush limes present in the painting, that are in representation of the bush tucker growing in balance with the natural ecosystem that Australian Mutual Bank values and strives to protect.

The red, orange, yellow and brown dots represent the diversity of nations and the land we all live on.

The blue dots represent the waters between the lands that not only separates us but also unites us.



*artwork
by artist
Joanne Cassady*





The original artwork is proudly displayed at our Surry Hills head office.



Mark Worthington, CEO of Australian Mutual Bank
Pictured with the RAP artwork on display at Surry Hills



A statement from

The CEO of Reconciliation Australia



Reconciliation Australia commends Australian Mutual Bank on the formal endorsement of its inaugural Innovate Reconciliation Action Plan (RAP).

Commencing an Innovate RAP is a crucial and rewarding period in an organisation's reconciliation journey. It is a time to build strong foundations and relationships, ensuring sustainable, thoughtful, and impactful RAP outcomes into the future.

Since 2006, RAPs have provided a framework for organisations to leverage their structures and diverse spheres of influence to support the national reconciliation movement.

This Innovate RAP is both an opportunity and an invitation for Australian Mutual Bank to expand its understanding of its core strengths and deepen its relationship with its community, staff, and stakeholders.

By investigating and understanding the integral role it plays across its sphere of influence, Australian Mutual Bank, will create dynamic

reconciliation outcomes, supported by and aligned with its business objectives.

An Innovate RAP is the time to strengthen and develop the connections that form the lifeblood of all RAP commitments.

The RAP program's framework of relationships, respect, and opportunities emphasises not only the importance of fostering consultation and collaboration with Aboriginal and Torres Strait Islander peoples and communities, but also empowering and enabling staff to contribute to this process, as well.



With close to 3 million people now either working or studying in an organisation with a RAP, the program's potential for impact is greater than ever. Australian Mutual Bank is part of a strong network of more than 3,000 corporate, government, and not-for-profit organisations that have taken goodwill and intention, and transformed it into action.

Implementing an Innovate RAP signals Australian Mutual Bank's readiness to develop and strengthen relationships, engage staff and stakeholders in reconciliation, and pilot innovative strategies to ensure effective outcomes.

Getting these steps right will ensure the sustainability of future RAPs and reconciliation initiatives, and provide meaningful impact toward Australia's reconciliation journey.

Congratulations Australian Mutual Bank on your Innovate RAP and I look forward to following your ongoing reconciliation journey.



Karen Mundine

**Chief Executive Officer
Reconciliation Australia**



Our Vision for Reconciliation



At the heart of our vision for reconciliation is a commitment to walking alongside Aboriginal and Torres Strait Islander peoples in the spirit of truth-telling, respect, and self-determination.

We recognise Aboriginal and Torres Strait Islander peoples as the First Peoples of this land, whose sovereignty was never ceded, and whose cultures, knowledges and custodianship continue to enrich Australian society. We acknowledge the historical and ongoing systemic inequities faced by First Nations peoples.

Our mission is to actively support economic justice by embedding culturally informed, strengths-based approaches into the way we deliver our services and build financial wellbeing.

Through our Reconciliation Action Plan and the leadership of our RAP Working Group, we are working to create a culturally safe and inclusive workplace that values Aboriginal and Torres Strait Islander voices and perspectives. We believe reconciliation is not just a vision – it's an ongoing responsibility that requires bold, sustained action and a willingness to listen, learn, and transform.

Together, we strive for a future where First Nations peoples are respected and recognised as innovators, scientists, artists, economic leaders and knowledge holders, and are supported in defining prosperity and self-determined futures.

We are committed to building respectful, reciprocal relationships with First Nations Communities, Elders, and organisations.



Kangaroo at Lucky Bay, Western Australia
Credit: John Crux

About Our Business



Australian Mutual Bank is a customer owned organisation dedicated to serving its members and prioritising their needs. Since 1953, we have provided high-quality banking, lending, and investment services, supporting Australians who seek ethical financial options that align with their values.

As a mutual bank, Australian Mutual Bank operates solely for the benefit of our members, who are both customers and equal owners. Unlike major banks, we are not a publicly listed company, so our primary focus is on maximising the value we provide to our members and their communities rather than generating dividends for shareholders.

In keeping with our commitment to ethical banking, we do not invest members' funds in industries that could harm the environment, wildlife, or contribute to climate change. Our policies also exclude investments in areas such as gambling, weapons, and animal testing, reflecting a commitment that goes beyond environmental responsibility.

Our organisation values diversity and inclusivity, benefiting from a workforce that spans various cultures, ages, abilities, and life experiences. Among our employees, we have two who identify as Aboriginal people and team members born in 18 different countries, collectively speaking 29 languages other than English.

We value the unique perspectives and skills each person brings to our team.

At Australian Mutual Bank, we proudly embrace our corporate social responsibilities. This includes offering tailored products and services to support the financial education of youth and young adults, maintaining carbon neutrality under the Climate Active standard, making regular donations to Barnardos Australia to assist disadvantaged children, and upholding international social responsibility by supporting credit union development projects through the Asian Confederation of Credit Unions.



Australian Mutual Bank employs 152 people, 16 of whom work permanent part-time, and there are 143.5 full-time equivalent employees.

We are committed to fostering a culturally safe and supportive workplace. Currently, we employ two Aboriginal and Torres Strait Islanders who identify as Wiradjuri: Elektra McKenzie, Commercial Banking Support, and Dorjee Poananga, Member Service Trainee at our Campbelltown branch.

Our commitment is grounded in principles of self-determination, cultural safety, and continuous learning, and we aim to create meaningful pathways for growth, leadership, and belonging.

Although our offices and branches are located in Sydney NSW, Australian Mutual Bank has national reach.



We are committed to expanding our ethical banking approach to include support for Aboriginal and Torres Strait Islander economic empowerment through partnerships, procurement, and culturally safe financial services.



Australian Mutual Bank's sphere of influence for Reconciliation Action Plan (RAP) activities typically includes:

Employees: Internal engagement is crucial for fostering an inclusive culture and promoting understanding of First Nations histories and Cultures.

Members: As a member-focused organisation, we hope to influence members' perceptions and behaviours by demonstrating commitment to reconciliation by supporting First Nations owned businesses and educating members on the bank's reconciliation initiatives.

Suppliers and Community partners: Engaging with local First Nations Communities and organisations allows for collaboration on projects that benefit both parties. This includes partnerships with Murawin, an Aboriginal-owned and led national consultancy; Baabayn Aboriginal Corporation; Barnardos Australia (supporting their Yurungai Learning Centre); Joanne Cassady, Balgarra Designs; artist Gloria Ritchie; cultural adviser Donna Ingram; and the NSW Aboriginal Land Council.

Industry bodies: Through partnerships with other industry bodies like COBA and BCCM, best practices are shared and collectively support initiatives that benefit First Nations communities.

Australian Mutual Bank has a head office located in Surry Hills (Gadigal Country), an administrative office in Blacktown and six branches across NSW, on Dharug Country (Bankstown, Parramatta, Penrith, Rouse Hill) and Dharawal Country (Campbelltown and Sutherland).





**Our partnerships
are grounded in
respect and reciprocity,
and we aim to co-design
meaningful initiatives with
First Nations organisations
that reflect shared goals and
community leadership.**



Our Reconciliation Action Plan



At Australian Mutual Bank, we value ethical business practices and believe that diversity and inclusion are key to making a positive impact.

We aim to create opportunities for all Australians, including the Traditional Custodians of the lands where we operate, and to build a culture where First Nations people can share their perspectives and talents.

Our RAP is supported at the highest levels of leadership, with our CEO as Project Sponsor and our Chief Member Experience Officer and Chief People, Culture & Change Officer as RAP Champions.

Through their roles, they influence the strategic direction of the organisation and help embed reconciliation into our culture, driving accountability, inclusive practices, and meaningful relationships with Aboriginal and Torres Strait Islander peoples.



This RAP marks our commitment to seek to contribute to reconciliation and meaningful change by deepening relationships with First Nations communities, increasing cultural awareness across our organisation, and creating pathways for greater economic and social participation for Aboriginal and Torres Strait Islander peoples.



Our RAP Working Group and roles:

- Mark Worthington, CEO and Project Sponsor
- Louise Tratt, Chief People Culture & Change Officer
- Mark Vespa, Chief Member Experience Officer
- Elektra McKenzie, Commercial Banking Support
- Cami Manzatu, Marketing and Sustainability Manager
- Anthony Sluiter, Finance Project Manager
- Glen Warner, Business Development Manager

Australian Mutual Bank has one Aboriginal and Torres Strait Islander employee in the RAP Working Group – Elektra McKenzie, Commercial Banking Support.



Artist in Residence event with Balgarra Designs

Collaborative artwork with Wiradjuri & Yorta Yorta artist Joanne Cassady



Our Partnerships & Activities



Australian Mutual Bank have engaged Murawin, an Aboriginal owned and led national consultancy, to support us during our RAP development, and Donna Ingram.

Donna plays a key role in supporting our Reconciliation Action Plan development by providing expert cultural guidance and insights through her position at Murawin as Senior Community and Cultural Services Consultant.

We also engage Donna through her private business delivering walking tours and informal yarning circles to our staff. She also facilitates educational activities for our staff, fostering a deeper understanding of Aboriginal and Torres Strait Islander cultures, histories, and perspectives.

These partnerships reflect our commitment to cultural respect and meaningful engagement with the communities we serve. To ensure ongoing cultural guidance beyond consultancy engagement, we will consider developing an external Aboriginal and Torres Strait Islander Advisory Group.

Since initiating our first Reconciliation Action Plan (RAP), Australian Mutual Bank has undertaken a range of activities focused on building cultural understanding, fostering meaningful connections, and supporting First Nations Communities.

Here is a summary of these key initiatives and the insights gained along the way:



Aunty Donna Ingram, a respected Wiradjuri Elder, visits during NAIDOC Week.

Educational Workshops

Collaborating with Murawin, an Aboriginal-owned and led national consultancy, we have delivered workshops to our staff that deepen cultural understanding and foster inclusive, respectful practices that support the strengths, rights, and leadership of First Nations peoples.



Community Engagement

In 2022, Australian Mutual Bank was proud to attend the gala event hosted by the Redfern Aboriginal Medical Service (AMS Redfern), celebrating over 50 years of Aboriginal leadership and significant contributions to healthcare for the Aboriginal community. As part of our support, six tickets were donated to members of the First Nations Community. The event provided a meaningful opportunity to connect with community members and meet artist Joanne Cassady - a valued and long-time member of Australian Mutual Bank for over 30 years. In partnership with Boomalli Aboriginal Art Gallery, the Bank has commissioned



Joanne to create a bespoke RAP artwork that reflects our shared commitment to reconciliation and respect for First Nations Culture.

In 2023, our Business Development team supported the Public Service Association of NSW (PSA) Aboriginal Conference - an important opportunity as part of

Australian Mutual Bank's ongoing commitment to actively seek meaningful engagement with First Nations Communities. At the event, we connected with First Nations delegates and PSA staff, gaining valuable insights into their unique banking needs and experiences.





NAIDOC Week Celebrations

2023:

Staff volunteered at Barnardos Auburn Learning Centre's NAIDOC event, engaging with children from the Barnardos Yurungai Learning Centre in cultural activities such as arts, weaving, and storytelling. This experience highlighted the significance of celebrating and sharing First Nations Culture with young Australians.

2024:

We partnered with Wiradjuri and Yorta Yorta artist Joanne Cassady for two "Artist in Residence" events, where staff co-created artworks inspired by Aboriginal patterns and stories, deepening their appreciation of First Nations art and culture.

Staff also attended Baabayn Aboriginal Corporation's NAIDOC celebration, where we announced a donation to support Baabayn's community initiatives, reinforcing our commitment to Aboriginal and Torres Strait Islander Communities. 2024 NAIDOC week attendance at Baabayn realised an ongoing business relationship with local artist Gloria Ritchie.

Observing Cultural Protocols

To mark the opening of Australian Mutual Bank's Sutherland Branch, we were pleased to have Ms. Deanna Schreiber, also known as 'Aunty Deanna', a proud Gadigal woman and Chairperson of the Kurranulla Aboriginal Corporation, join us on the day to perform the official Acknowledgement to Country.



Artist in Residence event

In February 2025, Australian Mutual Bank had the honour of receiving a delegation from the Federation of Savings and Credit Cooperatives of Thailand (FSCT). Australian Mutual Bank organised a Welcome to Country ceremony and a didgeridoo performance by Brendan Kerin from the Metropolitan Local Aboriginal Land Council, offering a meaningful introduction to the deep cultural heritage of Gadigal Country.



Wiradjuri and Yorta Yorta artist Joanne Cassady attends two Artist in Residence events

Pictured with Louise Tratt, Chief People Culture & Change Officer, and Mark Worthington, CEO of Australian Mutual Bank



Ngurang-gu Yalbilinya Partnership

The Ngurang-gu Yalbilinya (Place of Learning) program is a full-time education program, led by the Orange Local Coalition of Aboriginal Peak Organisations, that combines mainstream educational needs with Aboriginal culture/connection programs, targeting young First Nations boys aged 12 to 16 years. Supporting the Ngurang-gu Yalbilinya program, we provided financial literacy resources aimed at empowering First Nations teenagers with essential budgeting and money-management skills, enhancing their preparedness for future financial decisions and reinforcing our commitment to education and empowerment.

National Reconciliation Week 2024 - 2025

Staff, including our CEO, took part in guided walking tours of Redfern led by Aunty Donna Ingram, a respected Wiradjuri Elder. The tours explored significant locations in First Nations history and offered valuable insights into key events and figures.

This experience deepened our understanding of the strength, resilience, and lasting contributions of Aboriginal people in Redfern and across Sydney, a community that has served as a model for others, particularly in areas such as health services.

Also, during National Reconciliation Week 2025, 13 staff members participated in COBA's webinar, Strengthening Financial Services for First Nations Australians. The session highlighted the important role customer-owned banks can play in improving financial outcomes for Aboriginal and Torres Strait Islander peoples. Attendees gained practical insights and heard inspiring stories that demonstrated how the sector is fostering meaningful, long-term relationships with First Nations Communities.



Staff take part in the Redfern Aboriginal History Walking Tour with a local Aboriginal Elder, Donna Ingram, a proud Wiradjuri woman



Supporting the Sydney Sea Turtles

As part of our commitment to strengthening community connection and wellbeing, Australian Mutual Bank proudly supported the Sydney Sea Turtles, an Indigenous rugby team formed to create belonging and support for young Aboriginal men living away from home.

Founded by Vivianne Freeman, Senior Advisor, Aboriginal Services at Barnardos Australia, the team began as a small group of young men - many from regional communities like Darwin, Dubbo and Griffith - coming together to share a meal, kick a ball around, and support each other through the challenges of living far from Country and family.

Over time, the Sydney Sea Turtles became more than just a sports team. They grew into a strong, supportive brotherhood where mental health, culture, and community are openly discussed without shame or judgement. Following the tragic passing of a teammate in 2023, the team rallied together to honour his memory by forming a second team and continuing the tradition of playing in the Ella 7s tournament in his name.

Australian Mutual Bank proudly contributed to the team's registration and provided funding for new jerseys. This small gesture was part of a larger commitment to foster inclusion, resilience, and cultural connection for young Aboriginal men and their families.



We're proud to support initiatives like the Sydney Sea Turtles, which strengthen community wellbeing through connection, sport, and culture.





Supporting First Nations Artists

In March 2024, Joanne Cassady was selected to showcase her Balgarra Designs work as part of the prestigious Global Indigenous Runway event - Melbourne Fashion Festival - which celebrates and elevates Indigenous fashion on a national stage. Australian Mutual Bank proudly sponsored Joanne's costs associated with the design and presentation of her new collection, including production (printing and sewing), travel, freight and packaging, accommodation, and the printing of product information and clothing labels.

In April 2025, our RAP Champions became aware of the play Big Girls Don't Cry, set in Redfern during the 1960s, and extended an invitation to all staff to attend. Written by Gumbaynggirr/Wiradjuri woman Dalara Williams, the play supports Aboriginal artists and promotes truth-telling through powerful storytelling. It's a bold and celebratory production that pays tribute to a generation of strong Aboriginal women who refused to be silenced.

Staff who attended the performance, many bringing along friends and family, shared enthusiastic feedback, describing the play as moving, insightful, and a valuable cultural experience.

Developing Opportunities to Work with First Nations Businesses

Australian Mutual Bank commits to continuing to explore and expand ways to develop commercial relationships with First Nations businesses throughout this RAP.



To mark significant occasions recognising Aboriginal and Torres Strait Islander cultures, in 2025 Australian Mutual Bank provided staff with polo shirts featuring our RAP artwork.

We partnered with Kulbardi - Australia's largest Indigenous-owned holistic workplace supplier to produce the shirts, supporting Indigenous business while celebrating our commitment to reconciliation.





Key Learnings and Impact

Through these experiences, we have come to better understand that reconciliation is not just about awareness or inclusion, but about listening to, learning from, and supporting the goals and priorities defined by Aboriginal and Torres Strait Islander peoples.

Active engagement in cultural learning, building trust with First Nations organisations, and creating opportunities for staff to connect meaningfully with First Nations histories, cultures, and perspectives have been essential steps.

These insights have deepened our reconciliation journey and reaffirmed our commitment to fostering a culturally safe and inclusive workplace - one that recognises the leadership, knowledge, and enduring connection to Country of the Traditional Custodians of the land.

The learnings gained through our initial reconciliation efforts have directly informed the goals of this RAP.

We have recognised the need to move toward deeper, long-term commitments aligned with First Nations-defined aspirations. This includes embedding cultural safety into our organisational practices, strengthening partnerships through co-designed initiatives, and supporting self-determined leadership.





**Our focus now
is on building respectful,
reciprocal relationships
that create lasting impact
for Aboriginal and
Torres Strait Islander Peoples
and Communities.**





Supporting First Nations Enterprise and Sharing Culture Globally

As part of our ongoing commitment to strengthening relationships with Aboriginal and Torres Strait Islander Communities, Australia Mutual Bank was honoured to attend Baabayn Aboriginal Corporation's NAIDOC Week celebration in 2024. The event provided a meaningful opportunity to engage with local First Nations artists and cultural practitioners.

Baabayn facilitated our contact with Gloria Ritchie, a proud Yuwalaraay/Kamilaroi woman and talented artist, who creates hand painted coasters featuring traditional dot painting techniques.

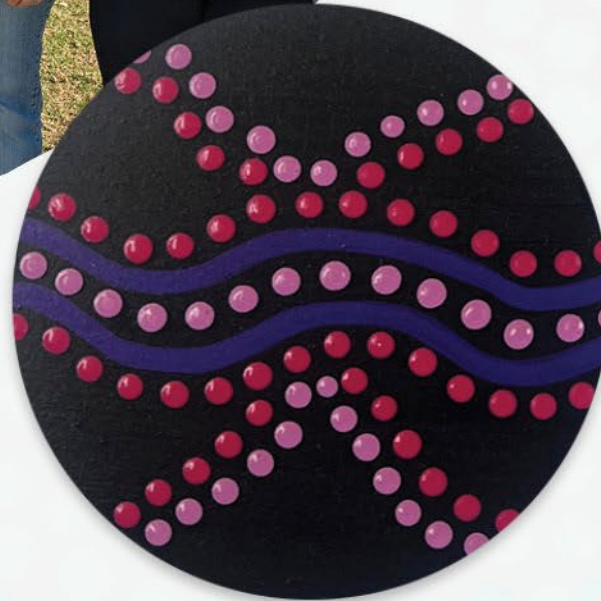
This connection has grown into a valued partnership, with Australian Mutual Bank ordering more than 200 coaster sets to date.

These artworks are gifted to international delegations and partners, allowing us to showcase the richness and diversity of Aboriginal culture while supporting Gloria's small business.

This initiative reflects our reconciliation commitment to creating genuine, practical opportunities for Aboriginal and Torres Strait Islander peoples and promoting cultural awareness and respect both locally and globally.

As part of this initiative, each staff member also received a set of Gloria's coasters at Christmas, accompanied by a card explaining their origin and significance, further embedding awareness of our RAP across our team.





Left: Staff attend NAIDOC Week event hosted by Baabayn Aboriginal Corporation
Right: Coasters designed by Gloria Ritchie, a proud Yuwalaray/Kamilaroi woman

Our Commitments



Relationships



Respect



Opportunities



Governance



Relationships



We are committed to meaningful engagement and we value the cultural leadership and lived knowledge of Aboriginal and Torres Strait Islander peoples as essential to our organisation’s growth and direction. Through initiatives like our Reflect Reconciliation Action Plan, we aim, to build partnerships grounded in mutual respect, cultural guidance, and shared outcomes not just within our workplace, but across our member base and broader communities. By strengthening these relationships, we enhance the way we communicate, make decisions, and contribute to a better future grounded in justice, truth-telling, and equity for First Nations peoples and all Australians.

Action	Deliverable	Timeline	Responsibility
1. Establish and maintain mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.	<ul style="list-style-type: none"> Meet with local Aboriginal and Torres Strait Islander stakeholders and organisations to develop guiding principles for future engagement. 	November 2025	Chief People Culture & Change Officer, Marketing and Sustainability Manager and Business Development Manager
	<ul style="list-style-type: none"> Develop and implement an engagement plan to work with Aboriginal and Torres Strait Islander stakeholders and organisations. 	December 2025	Chief People Culture & Change Officer



Action	Deliverable	Timeline	Responsibility
2. Build relationships through celebrating National Reconciliation Week (NRW).	<ul style="list-style-type: none"> Circulate Reconciliation Australia's NRW resources and reconciliation materials to our staff. 	May 2026/2027	Marketing and Sustainability Manager
	<ul style="list-style-type: none"> RAP Working Group members to participate in an external NRW event. 	27 May - 3 June 2026/2027	Chief People Culture & Change Officer
	<ul style="list-style-type: none"> Encourage and support staff and senior leaders to participate in at least one external event to recognise and celebrate NRW. 	27 May - 3 June 2026/2027	Chief People Culture & Change Officer
	<ul style="list-style-type: none"> Organise at least one NRW event each year. 	27 May - 3 June 2026/2027	Chief People Culture & Change Officer
	<ul style="list-style-type: none"> Register all our NRW events on Reconciliation Australia's NRW website. 	May 2026/2027	Marketing and Sustainability Manager



Action	Deliverable	Timeline	Responsibility
3. Promote reconciliation through our sphere of influence.	<ul style="list-style-type: none"> Develop and implement a staff engagement strategy to raise awareness of reconciliation across our workforce. 	January 2026	Chief Member Experience Officer
	<ul style="list-style-type: none"> Communicate our commitment to reconciliation publicly. 	November 2025	Marketing and Sustainability Manager
	<ul style="list-style-type: none"> Explore opportunities to positively influence our external stakeholders to drive reconciliation outcomes. 	Ongoing July 2026/2027	CEO
	<ul style="list-style-type: none"> Collaborate with RAP organisations and other like-minded organisations to develop innovative approaches to advance reconciliation. 	Ongoing July 2026/2027	CEO
	<ul style="list-style-type: none"> Share IP with other RAP mutuals. 	July 2026/2027	CEO



Action	Deliverable	Timeline	Responsibility
4. Promote positive race relations through anti-discrimination strategies.	<ul style="list-style-type: none"> Conduct a review of HR policies and procedures to identify existing anti-discrimination provisions, and future needs. 	December 2025	Lead: Chief People Culture & Change Officer Supported by: People team
	<ul style="list-style-type: none"> Develop, implement, and communicate an anti-discrimination policy for our organisation. 	December 2025/2026	Lead: Chief People Culture & Change Officer Supported by: People team
	<ul style="list-style-type: none"> Engage with Aboriginal and Torres Strait Islander staff and/or Aboriginal and Torres Strait Islander advisors to consult on our anti-discrimination policy. 	December 2025	Lead: Chief People Culture & Change Officer Supported by: People team
	<ul style="list-style-type: none"> Educate senior leaders on the effects of racism. 	November 2026	Lead: Chief People Culture & Change Officer Supported by: People team



Action	Deliverable	Timeline	Responsibility
5. Strengthen our business practices to improve financial wellbeing outcomes for Aboriginal and Torres Strait Islander peoples/customers.	<ul style="list-style-type: none"> Engage in consultation with Aboriginal and Torres Strait Islander stakeholders to develop a deeper understanding of the financial literacy needs, aspirations, and strengths of First Nations peoples. 	June 2026	Chief People Culture & Change Officer, Marketing and Sustainability Manager, Commercial Banking Support
	<ul style="list-style-type: none"> Undertake a review of our existing programs and offerings for First Nations communities. 	July 2026	Lead: Chief People Culture & Change Officer Supported by: People team
	<ul style="list-style-type: none"> Build our understanding of financial wellbeing from the perspective of Aboriginal and Torres Strait Islander peoples. 	August 2026	Marketing and Sustainability Manager, Commercial Banking Support

Respect



Respect for Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights is important to Australian Mutual Bank’s commitment to equity, inclusion and community. As a member-owned bank, our purpose is to support the wellbeing and success of all our members - and this includes recognising and valuing the deep and continuing connection that First Nations peoples have to Country, culture and community. We are guided by, and continue to learn from, the enduring knowledge and cultural strength of First Nations peoples. As part of our reconciliation journey, we acknowledge the sovereignty of Aboriginal and Torres Strait Islander peoples was never ceded, and we recognise that truth-telling and justice are essential to meaningful reconciliation and the advancement of rights.

Action	Deliverable	Timeline	Responsibility
6. Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights through cultural learning.	<ul style="list-style-type: none"> Conduct a review of cultural learning needs within our organisation. 	July 2026	Lead: Chief People Culture & Change Officer Supported by: People team
	<ul style="list-style-type: none"> Consult local Traditional Owners and/or Aboriginal and Torres Strait Islander advisors to inform our cultural learning strategy. 	July 2026	Lead: Chief People Culture & Change Officer Supported by: People team



Action	Deliverable	Timeline	Responsibility
6. Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights through cultural learning.	<ul style="list-style-type: none"> Develop, implement, and communicate a cultural learning strategy document for our staff. 	September 2026	Lead: Chief People Culture & Change Officer Supported by: People team
	<ul style="list-style-type: none"> Provide opportunities for RAP Working Group members, HR managers and other key leadership staff to participate in formal and structured cultural learning. 	December 2026	Lead: Chief People Culture & Change Officer Supported by: People team
7. Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.	<ul style="list-style-type: none"> Increase staff's understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols. 	October 2026	Marketing and Sustainability Manager
	<ul style="list-style-type: none"> Develop, implement and communicate a cultural protocol document, including protocols for Welcome to Country and Acknowledgement of Country. 	October 2026	Marketing and Sustainability Manager



Action	Deliverable	Timeline	Responsibility
7. Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.	<ul style="list-style-type: none"> Invite a local Traditional Owner or Custodian to provide a Welcome to Country or other appropriate cultural protocol at significant events each year. 	July 2026/2027	Chief People Culture & Change Officer, Chief Member Experience Officer, Marketing and Sustainability Manager
	<ul style="list-style-type: none"> Include an Acknowledgement of Country or other appropriate protocols at the commencement of important meetings. 	July 2026/2027	CEO
8. Build respect for Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC Week	<ul style="list-style-type: none"> RAP Working Group to participate in an external NAIDOC Week event. 	First week in July, 2026/2027	Chief People Culture & Change Officer, Marketing and Sustainability Manager
	<ul style="list-style-type: none"> Review HR policies and procedures to remove barriers to staff participating in NAIDOC Week. 	December 2025	Chief People Culture & Change Officer

Action	Deliverable	Timeline	Responsibility
8. Build respect for Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC Week.	<ul style="list-style-type: none"> Promote and encourage participation in external NAIDOC events to all staff. 	First week in July, 2026/2027	Lead: Chief People Culture & Change Officer Supported by: People team
9. Understanding the impacts of colonisation through truth-telling.	<ul style="list-style-type: none"> Create opportunities for staff to engage with the history of colonisation in Australia through guided learning, storytelling, and reflection. 	July 2026	Lead: Chief People Culture & Change Officer Supported by: People team
	<ul style="list-style-type: none"> Develop internal resources on how to support First Nations consumers experiencing financial abuse. 	September 2026	Marketing and Sustainability Manager, Commercial Banking Support
	<ul style="list-style-type: none"> Acknowledge and share stories of Country where our offices and branches are located, with guidance from Traditional Custodians. 	October 2026	Marketing and Sustainability Manager, Commercial Banking Support

Opportunities



As a customer-owned bank, we recognise that Aboriginal and Torres Strait Islander peoples have long faced systemic barriers to financial inclusion and economic participation due to the ongoing impacts of colonisation and dispossession. We believe that access to ethical, culturally safe financial services and pathways to economic empowerment are critical to supporting self-determination. Through initiatives that promote employment, professional development, inclusive procurement, and culturally responsive banking, we are committed to contributing to more equitable social and economic outcomes led by First Nations priorities.

Action	Deliverable	Timeline	Responsibility
10. Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention, and professional development.	<ul style="list-style-type: none"> Build understanding of current Aboriginal and Torres Strait Islander staffing to inform future employment and professional development opportunities. 	November 2025	Chief People Culture & Change Officer
	<ul style="list-style-type: none"> Engage with Aboriginal and Torres Strait Islander staff to consult on our recruitment, retention and professional development strategy. 	June 2026	Lead: Chief People Culture & Change Officer Supported by: People team
	<ul style="list-style-type: none"> Develop and implement an Aboriginal and Torres Strait Islander recruitment, retention and professional development strategy. 	June 2026	Lead: Chief People Culture & Change Officer Supported by: People team



Action	Deliverable	Timeline	Responsibility
10. Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention, and professional development.	<ul style="list-style-type: none"> Advertise job vacancies to effectively reach Aboriginal and Torres Strait Islander stakeholders. 	December 2026	Lead: Chief People Culture & Change Officer Supported by: People team
	<ul style="list-style-type: none"> Review HR and recruitment procedures and policies to remove barriers to Aboriginal and Torres Strait Islander participation in our workplace. 	June 2026	Chief People Culture & Change Officer
11. Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.	<ul style="list-style-type: none"> Develop and implement an Aboriginal and Torres Strait Islander procurement strategy. 	February 2026	Finance Project Manager
	<ul style="list-style-type: none"> Investigate Supply Nation membership. 	December 2026	RWG
	<ul style="list-style-type: none"> Develop and communicate opportunities for procurement of goods and services from Aboriginal and Torres Strait Islander businesses to staff. 	February 2026	Finance Project Manager



Action	Deliverable	Timeline	Responsibility
11. Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.	<ul style="list-style-type: none"> Review and update procurement practices to remove barriers to procuring goods and services from Aboriginal and Torres Strait Islander businesses. 	February 2026	Finance Project Manager
	<ul style="list-style-type: none"> Develop commercial relationships with Aboriginal and/or Torres Strait Islander businesses. 	Ongoing	RWG
12. Identify opportunities to collaborate with Aboriginal tour guides and cultural organisations to offer meaningful, educational tourism experiences.	<ul style="list-style-type: none"> Explore opportunities with Aboriginal and Torres Strait Islander tourism operators and experiences within relevant geographic areas. 	August 2026	Lead: Chief People Culture & Change Officer Supported by: People team
	<ul style="list-style-type: none"> Provide space in our branches/offices for Aboriginal and Torres Strait Islander organisations to promote their educational experiences. 	January 2027	Chief Member Experience Officer, Marketing and Sustainability Manager, Commercial Banking Support

Governance



We recognise that strong governance is essential to ensuring our Reconciliation Action Plan (RAP) is meaningful, accountable, and sustainable. In addition to internal structures such as our RAP Working Group, transparent reporting, and active executive sponsorship, we are committed to sharing power by involving Aboriginal and Torres Strait Islander peoples in governance and decision-making processes. By embedding cultural governance principles, seeking guidance from First Nations stakeholders, and resourcing reconciliation with the leadership it requires, we aim to ensure that our RAP reflects community-led priorities and drives lasting change.

Action	Deliverable	Timeline	Responsibility
13. Establish and maintain an effective RAP Working Group (RWG) to drive governance of the RAP.	<ul style="list-style-type: none"> Maintain Aboriginal and Torres Strait Islander representation on the RWG. 	Quarterly reviews from November 2025	CEO
	<ul style="list-style-type: none"> Establish and apply a Terms of Reference for the RWG. 	November 2025	CEO
	<ul style="list-style-type: none"> Meet at least four times per year to drive and monitor RAP implementation. 	March, June, September, December, 2026/2027	CEO



Action	Deliverable	Timeline	Responsibility
14. Provide appropriate support for effective implementation of RAP commitments.	<ul style="list-style-type: none"> Define resource needs for RAP implementation. 	Ongoing per initiatives review March, June, September, December, 2026/2027	CEO
	<ul style="list-style-type: none"> Engage our senior leaders and other staff in the delivery of RAP commitments. 	April 2026, October 2026, April 2027, October 2027	CEO
	<ul style="list-style-type: none"> Define and maintain appropriate systems to track, measure and report on RAP commitments. 	December 2025	Marketing and Sustainability Manager
	<ul style="list-style-type: none"> Appoint and maintain an internal RAP Champion from senior management. 	September 2026	CEO



Action	Deliverable	Timeline	Responsibility
15. Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally.	<ul style="list-style-type: none"> Contact Reconciliation Australia to verify that our primary and secondary contact details are up to date, to ensure we do not miss out on important RAP correspondence. 	June annually	Marketing and Sustainability Manager
	<ul style="list-style-type: none"> Contact Reconciliation Australia to request our unique link, to access the online RAP Impact Survey. 	1 August annually	Marketing and Sustainability Manager
	<ul style="list-style-type: none"> Complete and submit the annual RAP Impact Survey to Reconciliation Australia. 	30 September, annually	Marketing and Sustainability Manager
	<ul style="list-style-type: none"> Report RAP progress to all staff and senior leaders quarterly. 	March, June, September, December, 2026/2027	Marketing and Sustainability Manager
	<ul style="list-style-type: none"> Publicly report our RAP achievements, challenges and learnings, annually. 	November 2026/2027	Marketing and Sustainability Manager



Action	Deliverable	Timeline	Responsibility
15. Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally.	<ul style="list-style-type: none"> Investigate participating in Reconciliation Australia's biennial Workplace RAP Barometer. 	April 2026	Marketing and Sustainability Manager
	<ul style="list-style-type: none"> Submit a traffic light report to Reconciliation Australia at the conclusion of this RAP. 	November 2027	Marketing and Sustainability Manager
16. Continue our reconciliation journey by developing our next RAP.	<ul style="list-style-type: none"> Register via Reconciliation Australia's website to begin developing our next RAP. 	May 2027	Marketing and Sustainability Manager

Contact



Cami Manzatu

Marketing and Sustainability Manager

0405 317 063

cmanzatu@australianmutual.bank

13 61 91

www.australianmutual.bank

Australian Mutual Bank Ltd ABN 93 087 650 726

59 Buckingham Street, Surry Hills NSW 2010

PO Box 881 Haymarket NSW 1240

Australian credit licence 236476

AFSL 236476



Green sea turtle, Great Barrier Reef

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Australian Mutual Bank

Innovate Reconciliation Action Plan

November 2025 - October 2027