Accessibility and Inclusion Strategy FY27–30



Acknowledgement of Country

Commonwealth Bank acknowledges the Traditional Owners of the lands across Australia as the continuing custodians of Country and Culture dating back to the creation of the Dreaming.

We pay our respect to First Nations peoples and their Elders, past and present.
We acknowledge and celebrate the inherent resilience of Aboriginal and Torres Strait Islander peoples and communities. We thank the many Aboriginal and Torres Strait Islander employees, external advisers, communities and partner organisations that have guided us through achieving meaningful reconciliation outcomes.

Our head office is located at Tumbalong (Darling Harbour, Sydney) on the Lands of the Gadigal Peoples.

Acknowledging people with disability, people who are neurodivergent, and carers

We acknowledge and pay our respects to all those working to establish accessibility and inclusion as universal human rights. We recognise this diverse community, including people with disability, people who are neurodivergent, and carers.

Our families, communities and society are made richer by the diverse stories, perspectives, unique talents and skills of all Australians. Disability is not a uniform experience and includes non-visible, temporary and situational conditions. People with disability have diverse identities and life experiences shaped by factors such as race, gender, sexuality, and cultural and linguistic background, among others. These intersecting factors and layered experiences shape how people experience the world and can create additional barriers to accessing services and supports.

Recognising this intersectionality helps us better understand the experiences of people with disability and how identity can shape accessibility and inclusion.

This strategy has been developed for the Commonwealth Bank of Australia (CommBank) and its operating brands, Bankwest and CommSec. References to 'CommBank' throughout this document include Bankwest and CommSec.

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Foreword

I am pleased to introduce our Accessibility and Inclusion Strategy for FY27–30. This strategy sets out how we will seek to improve access and inclusion for our customers, employees and candidates, and the communities we serve.

At CommBank, our purpose is building a brighter future for all. Our Accessibility and Inclusion Strategy outlines one of the ways we work towards this purpose – by improving how people access and experience our products, services and spaces, and enabling them to do so with dignity and ease. This includes people with disability, neurodivergent people, those with caring responsibilities and those who fall into more than one of these cohorts. It also reflects our focus on creating more accessible and inclusive workplaces and hiring experiences, so our people and candidates feel supported to contribute and grow.

Enabling accessibility and inclusion is an important part of how we continue to operate and evolve as a bank. When we remove barriers, more people can participate fully. When we design for inclusion, we improve our products and services for everyone. We call our approach 'Dignity by Design'. It is a commitment shaped by changing community expectations, technology and lived experience. Since introducing our first Disability Action Plan two decades ago, we have continued to take steps to strengthen accessibility and inclusion across our organisation.

While we have made meaningful progress, we recognise there is more to do. More than one in five Australians[1] live with disability, around one in eight provide unpaid care to loved ones[2], and an estimated 15–20% are neurodivergent.[3] Disability, neurodivergence and caring responsibilities are part of everyday life for many Australians.

Our new strategy focuses on three areas where we can make the greatest difference: our customers, our employees and candidates, and the community. For our customers, we will continue to work towards embedding inclusive design into our products, services and experiences to support dignified, safe and accessible banking. For employees and candidates, we will strengthen inclusive recruitment, workplace accessibility and disability confidence so they can thrive. For the community, we will work alongside partners, advocates and industry peers to improve accessibility and inclusion across the broader financial services sector and the communities we serve.

These priorities have been informed by people with lived experience, including customers and team members with disability, who are neurodivergent, or who have caring responsibilities, as well as our community partners. Our approach is guided by international and national frameworks, including the United Nations Convention on the Rights of Persons with Disabilities and the Carer Recognition Act 2010 (Cth), and reflects our commitment to upholding the Banking Code of Practice.

Ultimately, improving accessibility and inclusion is the responsibility of all of us at CommBank. By continuing to act with care, courage and commitment, we will strengthen how we support our customers, employees and communities, and help build a more inclusive future.



Matt Comyn

Matt Comyn
Chief Executive Officer and Managing Director

Our approach: A strategy designed with the people it serves

This strategy was developed using human-centred design and is informed by the experiences of people with disability, people who are neurodivergent, people with caring responsibilities, and the organisations who support them.

We conducted inclusive interviews, consultation and co-design activities to understand what helps people participate fully and the changes that would make the greatest difference.

We also worked closely with teams across CommBank, including our disability employee network, to help the strategy reflect both employee and customer experiences.

These insights informed the priorities set out in this strategy and will continue to influence how we evaluate and strengthen our approach over time. By bringing together diverse perspectives and experiences, our strategy is inclusive by design – shaped by the people it impacts.

This strategy is informed by key frameworks such as the Disability Discrimination Act 1992 (Cth), the Banking Code of Practice and Australian Disability Network's Access and Inclusion Index.



21.4%

of Australians, or around 5.5 million people, live with disability.[4]



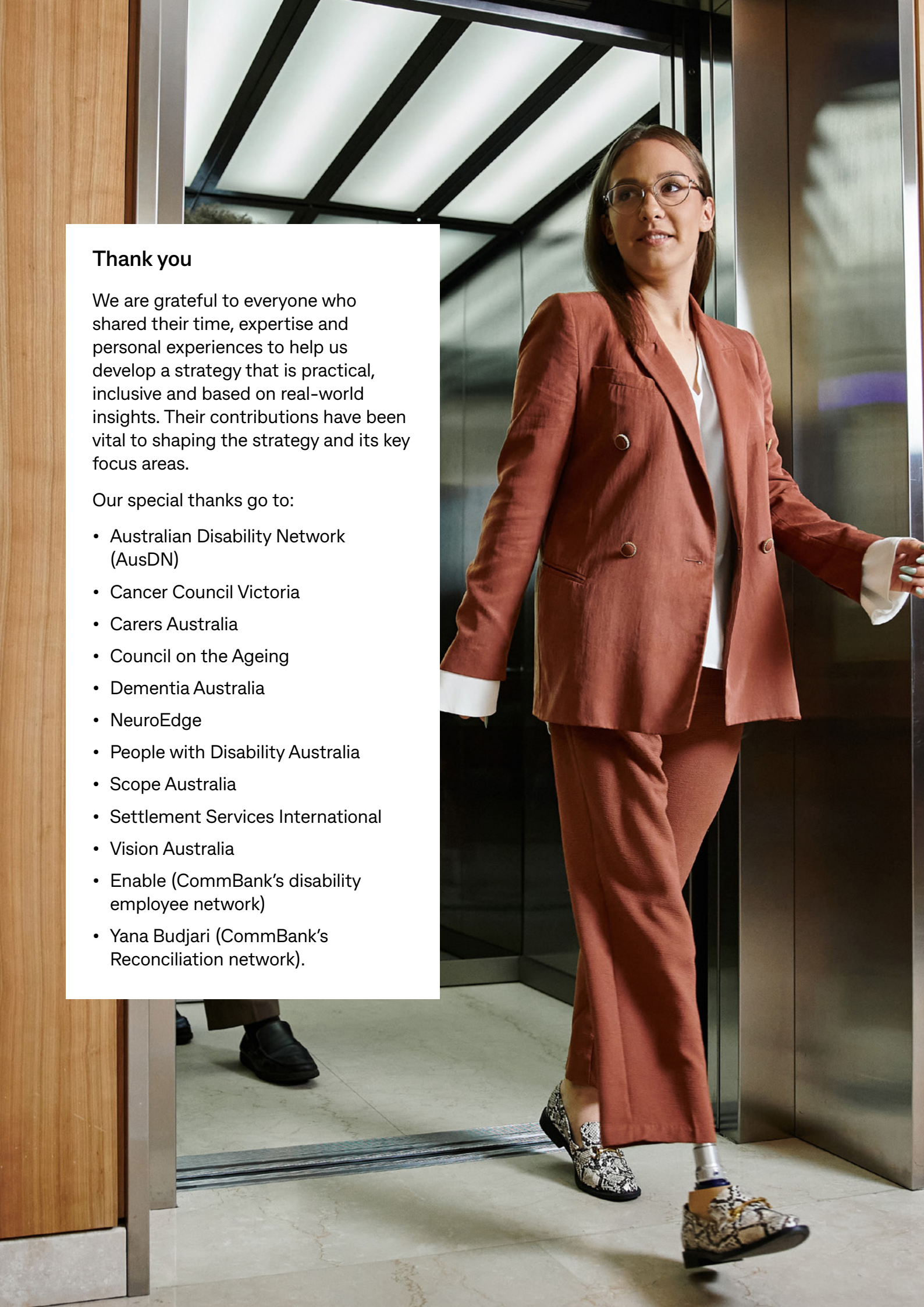
15% to 20%

of the population, or around 3.9–5.2 million people, is neurodivergent.[5]



11.9%

of Australians, or around 3 million people, are carers.[6]



Thank you

We are grateful to everyone who shared their time, expertise and personal experiences to help us develop a strategy that is practical, inclusive and based on real-world insights. Their contributions have been vital to shaping the strategy and its key focus areas.

Our special thanks go to:

- Australian Disability Network (AusDN)
- Cancer Council Victoria
- Carers Australia
- Council on the Ageing
- Dementia Australia
- NeuroEdge
- People with Disability Australia
- Scope Australia
- Settlement Services International
- Vision Australia
- Enable (CommBank's disability employee network)
- Yana Budjari (CommBank's Reconciliation network).



Our vision: Dignity by Design

At CommBank, our purpose is building a brighter future for all. We believe accessibility and inclusion can help us work towards our purpose. We call our approach Dignity by Design.

Our vision for FY27–FY30

'Dignity' defines the outcomes we are working towards – experiences that are respectful and inclusive. 'By Design' defines how we aim to work towards it – making accessibility and inclusion central to design, rather than retrofitting them.

As we enter the next phase of our strategy, our vision for FY27–30 is to progressively embed Dignity by Design across our organisation, with the aim of enabling customers to access and manage their finances with confidence and safety, and team members to participate fully in the workplace.

The next step of our accessibility and inclusion journey

Our focus on accessibility and inclusion spans more than 20 years, evolving alongside changing community expectations and a deeper understanding of inclusion. What began with a Disability Action Plan in 2004 evolved into a dedicated Accessibility and Inclusion Strategy in 2024, laying the foundation for this next iteration.

Guided by lived experience and our commitment to continuous improvement, we have updated our approach to governance, engagement and review, while broadening our focus to strengthen our support for customers, employees, candidates and the wider community. As this work has matured, so too has our understanding of how accessibility and inclusion can intersect and show up differently across people's experiences.

While our approach has evolved, our commitment to improving in partnership with our customers, employees and the community has remained constant. By listening to and learning from the people we serve, we aim to enable everyone to participate in their banking with dignity and confidence.



How our strategy works

We continue to progress our aim of delivering Dignity by Design by strengthening how accessibility and inclusion are considered and applied across the organisation. This framework brings together our vision and priorities to show how they connect.

Our strategy is guided by a clear vision to embed Dignity by Design across our organisation. From this, we have set priorities for what we aim to achieve over the next four years, across three pillars: customers, employees and job candidates, and the community.

Our priorities respond to insights gathered through engagement, co-design and research, and are supported by coordinated programs of work across CommBank. These programs bring together teams across the organisation who are tasked with strengthening consideration of accessibility and inclusion in the design and delivery of products, services, systems and experiences.

This document also highlights some of the initiatives delivered under our previous strategy, demonstrating the progress we have made to date and the strong foundation on which this work will build.

Our strategy's aim

Progressively embedding Dignity by Design across our organisation

Customers

Priorities

- Accessible and inclusive by design
- Easy access to support and information
- Dignified, safe and inclusive banking
- Better customer experiences through accessible technology

Employees and Candidates

Priorities

- Employer of choice
- Accessible and inclusive recruitment
- Inclusive internal systems and workplace access
- Shared responsibility and capability

Community

Priorities

- Visible leadership and community investment
- Advocacy and policy influence
- Inclusive and responsible supply chain

Initiatives

Coordinated programs of work designed to improve outcomes across our priorities

Customers

We believe banking should enable customers to access and manage their finances with confidence, independence and safety. Considering accessibility and inclusion in the design of our products, services and experiences, rather than adding them later, can help achieve this objective.

Our customer priorities have been shaped through co-design with our customers, teams and community partners, and reflect the barriers and opportunities identified through this work. Customer insights highlighted the importance of dignity, choice and equitable access in banking interactions, which has helped to define the priorities that guide our approach.

What we heard

Our customers value products and services that are simple to access, consistent and easy to navigate, and experiences of receiving support safely and respectfully.

In response, our priorities aim to strengthen how accessibility and inclusion are built into the systems and processes that shape the design and delivery of our banking products and experiences. As technology continues to reshape banking experiences, this approach can enable us to continue factoring accessibility, inclusion and safety into design and delivery to support customers with a range of access requirements.



Priority 1: Accessible and inclusive by design

We aim to consider accessibility and inclusion in our design, development and delivery processes – with the aim of making our products, services and experiences work for our customers.

In practice, this means improving the accessibility of our products and services, such as our website and app, and creating more consistent, inclusive experiences for customers.

Priority 2: Easy access to support and information

We aim to offer environments, services and information that cater to the diverse needs of customers and make it easier for them to request adjustments and appropriate support.

In practice, this means better supporting customers to prepare for their interactions with us, understand what to expect, and access available support when they need it.

Priority 3: Dignified, safe and inclusive banking

We aim to offer customers banking experiences that are accessible and provide support to help people bank safely and with dignity.

In practice, this means customers can easily find help, bank in ways that suit their needs, and communicate using channels that work for them, whether they're supporting someone else or doing their own banking.

Priority 4: Better customer experiences through accessible technology

We aim to offer technology-enabled banking experiences that work for customers with diverse needs.

In practice, this means we aim to build accessibility into how we design digital tools for customers, and to consider practical ways technology can help make banking easier for customers with accessibility needs.

Spotlighting our progress

Our new priorities build on the initiatives already delivered for customers through our Accessibility and Inclusion Strategy 2024–26. The following snapshot of case studies and achievements demonstrates the progress we have made.



Above: CommBank employees supporting the Hidden Disabilities Sunflower program.

Enhancing accessibility and inclusion with the Hidden Disabilities Sunflower

It is estimated that more than 80% of Australians living with disability have an invisible condition.[7]

The Hidden Disabilities Sunflower program aims to enable people to easily share that they have a disability or condition that may not be immediately apparent and may need additional support. This is done by wearing a Hidden Disabilities Sunflower pin, lanyard or wristband.

CommBank joined the Hidden Disabilities Sunflower program in 2024, launched with a sunflower-themed event for International Day of People with Disability.

Our involvement focuses on training customer-facing and support staff to recognise the program's sunflower symbol and provide appropriate support to customers who need extra time or assistance to complete their banking tasks. It complements CommBank's Equal Access Toolkit, available in all our branches, to help make banking easier for people who may need an adjusted experience.

In the lead-up to announcing our Sunflower-friendly status, more than 95% of our customer-facing staff members completed Hidden Disabilities Sunflower training. Team members are now invited to wear a Hidden Disabilities Sunflower 'supporter' badge to show their support for people with hidden disability, while digital sunflowers are also available to add to profiles in CommBank's internal staff directory.

The program's introduction has been well received by both customers and staff. Customers describe feeling seen, understood and relieved when one of our team members recognises the sunflower motif and takes steps to assist without them needing to identify that they require help.

Small, respectful actions – such as offering a quieter space, slowing the pace of interactions or assisting with tasks like counting cash – can help make customers feel more confident about engaging with staff members and sharing their needs.

> "We had a customer visit the branch needing to speak to a specialist. I noticed there was a sunflower wristband peeking from under her jacket sleeve. Once we had built a rapport, I told her that I'd noticed she wore a sunflower band, and her face lit up. After asking her if there were any modifications that would help me serve her better, I was able to create a safe environment for her to discuss her banking needs."
>
> **Nandi, CommBank Branch Manager**



Helping to build confidence and choice through neuroinclusive banking

For people who are neurodivergent, the everyday task of managing their finances may be difficult due to challenges such as different cognitive processing, social anxiety or sensory triggers.

Neurodivergence is when a person's brain works differently from what's considered 'typical'. It may include, but is not limited to, conditions such as autism, ADHD, dyslexia and Tourette syndrome.

Launched in 2025, CommBank's neuroinclusive banking experience is designed to make banking simpler and more accessible for neurodivergent customers. Accessed via commbank.com.au, the experience includes practical tools to simplify everyday banking actions, step-by-step guides to help make tasks easier, and clear information about what to expect in branches. Information is presented in plain English and uses clear layouts to reduce cognitive load.

These resources are complemented by lived experience videos from neurodivergent customers, which illustrate how small changes in design, technology and service can go a long way towards helping people feel included and confident about managing their banking. Together, these resources are intended to help reduce executive dysfunction, anxiety and uncertainty for neurodivergent customers, while supporting greater choice, confidence and control.

Customer-facing team members are also encouraged to use tools such as our Equal Access Toolkit and Customer Preference Cards to help create calmer, more accessible experiences for neurodivergent customers.

The Equal Access Toolkit includes practical tools such as signature guides and high-contrast pens to support people who may need adjustments to do their banking. Customer Preference Cards allow customers to discreetly share their accessibility preferences with us whenever they visit a branch.

When Gabi, one of our Customer Banking Specialists, was supporting a customer who shared he has autism and finds banks overwhelming, she invited him into a quiet space. She spoke with him in plain English and introduced a Customer Preference Card so he wouldn't have to repeat his story during future visits.

> "I make a point of giving him my focus and talking directly to him. Not about him with his carer. It's one of the ways I've noticed makes a big difference – that experience of feeling included and seen."
>
> **Gabi, Customer Banking Specialist**

A key principle of our neuroinclusive banking approach is that it was co-designed with neurodivergent customers, internal experts and expert partners. This was an important step because, for customers like Gabi's, simply feeling 'seen' can be significant.

Ultimately, our neuroinclusive banking experience demonstrates how inclusive design, understanding of individuals' needs, and small practical changes can make everyday banking accessible and empowering for all.

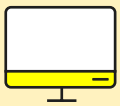
> "Representation really matters. When customers see their experiences reflected, it validates their feelings and reduces the stigma of asking for support. It says, 'We see you. We're ready to support you in a way that works for you'."
>
> **Libby, CommBank Branch Manager**

Achievements – for customers



Equal Access Toolkit

Our Equal Access Toolkit was awarded Inclusive Initiative of the Year at the Australian Disability Network's 2024 Disability Confidence Awards. Building on this success, we expanded the toolkit to include fidget spinners, provided further training to our customer-facing staff members to help them introduce the tools with empathy and confidence, and enhanced our branch processes by incorporating the toolkit into staff leadership guides.



Web Content Accessibility Guidelines 2.2 AA

We adopted and aim to conform to the Web Content Accessibility Guidelines 2.2 AA as the standard for website and app updates. This includes Bankwest's website, which was recognised as a finalist in the 2025 Australian Access Awards following work to embed accessibility across the website and mobile app.



Digital Concierge

We improved branch accessibility with our Digital Concierge, giving customers in most branches the option to check in via a QR code, track their place in the queue digitally, and wait in a way that suits their needs. This provides greater choice and dignity in how customers engage with our branches.



Customer Service Network Financial Wellbeing seminars

We continue to deliver financial wellbeing seminars across Australia, supporting customers and communities to build confidence in managing money, with a strong focus on inclusion and accessibility. Presented through community- and partner-led forums, the seminars prioritise plain language, and visual and flexible content designed to support people with varying levels of financial confidence, literacy, and accessibility needs, including people with disability and their support networks.



Easy English and Easy Read guides

We expanded our suite of Easy English and Easy Read guides to assist customers with diverse communication needs. We also delivered training to help team members identify when key documents should be converted into Easy Read or translated into other languages, and provided plain language training to improve clarity across customer communications.



Employees and candidates

When our environments, tools and ways of working are designed to be accessible and inclusive, our people can focus on what they do best. A workforce that reflects the diversity of the communities we serve also strengthens our ability to understand and meet the needs of our customers.

We aim to create a workplace that supports and includes people with disability or caring responsibilities, or who are neurodivergent, where accessibility is built in and workplace adjustments are easy to find and access when needed. Our workplace priorities take an end-to-end view of our team member journey – from when candidates first consider CommBank as an employer, through to recruitment and onboarding, and day-to-day work. This approach aims to create a consistent experience, with accessibility and inclusion built into how we attract, support and develop our people.

Through engagement with team members with disability, neurodivergence and caring responsibilities, and considering insights from Enable, several key themes emerged that have helped shape our approach.

What we heard

People value clear, easy-to-find information about workplace accessibility to help them make informed decisions about applying to join an organisation. Many also speak about the 'disclosure dilemma' – the decision of when and how to share their access requirements. We want to continue building an environment at CommBank where people feel safe and supported in making that choice. Closely linked to this is the importance of flexible, reliable workplace systems and tools to help enable consistent access even as technology or personal circumstances change.

Our priorities aim to embed accessibility and inclusion as shared responsibilities across the organisation, reflected in how we design and support roles, systems, processes and environments.



Priority 1: Employer of choice

We aim to be recognised as an inclusive workplace for people with diverse access needs.

In practice, this means creating a workforce in which job candidates can see themselves reflected, and workplaces where employees are supported to grow and contribute.

Priority 2: Accessible and inclusive recruitment

We are committed to strengthening accessible and inclusive recruitment experiences for candidates.

In practice, this means better supporting candidates throughout the recruitment process, so they understand what support is available from the outset, and feel comfortable asking for what they need.

Priority 3: Inclusive internal systems and workplace access

We aim to make our internal systems and policies inclusive while supporting employees with the tools, environments and adjustments they need to work with confidence.

In practice, this means providing the tools and adjustments employees need, letting them know what's available to them, and providing them with a more consistent experience across teams.

Priority 4: Shared responsibility and capability

We recognise that accessibility and inclusion are a shared goal and support our employees to help them play their part in delivering it.

In practice, this means training employees to understand how to support accessibility and inclusion in their day-to-day work, and apply it in how they work with our customers and each other.

A message from Enable's Executive Co-Sponsor

Accessibility and inclusion at CommBank are not only important for our customers and the communities we serve – they reflect the lived experience of our own people.

Our Enable employee network focuses on accessibility and inclusion. It brings together team members with disability, who are neurodivergent or who are carers, along with allies, to build awareness, connection, neuroinclusive practices and disability confidence across CommBank. These experiences are diverse and can overlap, reflecting the different ways that identity and circumstance come together in everyday life.

Enable creates space for sharing experiences, learning from each other and advocating for positive change, and is based on connection, shared understanding and a desire to make a difference. It also supports practical actions that help make our workplaces more accessible for everyone.

Through this network, team members raise awareness and advocate for more inclusive and accessible experiences, while building empathy, capability and support across the organisation. Insights from Enable inform how we improve our products, services and workplaces.

Enable members have actively shaped and will help to fulfil the objectives of CommBank's Accessibility and Inclusion Strategy FY27–30. Their insights have helped define our priorities by highlighting barriers, our strengths, and where change is needed.

They will continue to play an important role in bringing our strategy to life. By shaping our accessibility and inclusion initiatives through direct contributions from the people they impact most, we can create a better environment for everyone.



Karen O'Flynn
Group General Counsel and Group Executive, Legal & Group Secretariat, and Enable Executive Co-Sponsor



Above: Employees and guests at CommBank's International Day of People with Disability 2024 event.

Spotlighting our progress

Our new priorities build on the initiatives already delivered for employees and candidates through our Accessibility and Inclusion Strategy 2024–26. The following snapshot of case studies and achievements demonstrates the progress we have made.



Above: CommBank employees celebrate International Day of People with Disability 2025.

Enable: A place to be seen, heard and supported

Enable brings together CommBank staff members with disability, people who are neurodivergent, carers, and allies to build awareness, connection and disability confidence. It creates space for lived experience storytelling, learning and advocacy, and it supports practical action by highlighting barriers, sharing insights and amplifying inclusive practices to improve workplace accessibility for everyone.

Enable's forums offer an inclusive space where employees with disability, neurodivergence or caring responsibilities can connect. The network publishes the 'Humans of Enable' series on CommBank's employee intranet to highlight the personal stories of our team members. Together, these initiatives strengthen representation, foster empathy and help normalise conversations about disability, being neurodivergent and caring responsibilities.

The stories shared through Humans of Enable have influenced how CommBank supports neurodivergent employees in particular. Feedback from employees with lived experience highlighted a need for tailored connection, resources and peer support for neurodivergent employees, as well as parents and carers of neurodivergent people. In response, a neurodiversity community has grown across CommBank, creating dedicated spaces for connection and support, and fostering psychological safety and inclusion. These efforts include celebrating neurodiversity events to raise awareness and build understanding for our people.

Enable continues to support community-focused efforts such as Neurodiversity Celebration Week and Disability Pride Month. These moments of connection also extend to larger events that bring people together across the organisation.

To celebrate International Day of People with Disability in December 2025, Enable hosted an event in Sydney that was livestreamed to CommBank's offices across the country. A range of presenters at the event spoke candidly about topics including recovering from breast cancer and the hidden disability of fatigue; neurodiversity in the workplace; inclusive leadership following unexpected and permanent hearing loss; and navigating a child's autism diagnosis. The event highlighted that disability, neurodivergence, chronic health conditions and caring responsibilities are often unseen, and that sharing stories helps us build awareness, allyship and support.

Ultimately, by building understanding and driving meaningful action, Enable is strengthening connections across the bank and helping create a workplace where our people feel seen, heard, supported and that they belong.

"When I was diagnosed with ADHD in 2021, I found leaders willing to support but with few pathways or tools to guide the way, and I wanted to change that for everyone who came after me. By sharing my story openly, we uncovered just how many employees were already navigating these challenges in silence. What started as one voice became a thriving community of peer support that continues to grow every single day."

Anna, Change and Delivery Analyst and Enable's Neurodiversity Strategic Advisor

"Inclusion isn't just a value – it's a responsibility, and it's everyone's responsibility."

Bronwyn, Product Owner Business Cash Solutions and former Enable Co-Chair

Helping teams build digital accessibility skills

Launched on International Day of People with Disability in 2025, the Digital Accessibility Champions program has grown to include more than 200 team members who have registered as digital accessibility advocates.



Building accessibility capability and supporting shared advocacy continues to be a focus. This is underpinned by our Digital Accessibility Champions program, an internal network designed to build awareness, increase knowledge, and support the adoption of digital accessibility practices.

The program reflects our commitment to strengthening accessibility capability and supports team members to act as digital accessibility advocates – or champions – within their areas. Champions play an active role in driving change across the organisation by sharing learnings, participating in accessibility initiatives and supporting the adoption of best practices.

The program builds on earlier efforts to raise awareness and capability, including a Global Accessibility Awareness Day event in 2024, hosted by CommBank's Digital Accessibility Guild in collaboration with Enable.

"The program has actually increased my boundary to look beyond the constraint that I had put for myself and what 'accessibility' really means for us."

Vaishali, Software Engineer and Digital Accessibility Champion

Below: Employees sharing lived experience in our Inclusion Unlocked video series.



"When people share their lived experience, it creates space for listening and deeper understanding. These stories help build trust across teams and remind us that inclusion is shaped through everyday conversations, not just formal programs."

Caroline, Head of Customer Vulnerability

Building inclusion through lived experience

Inclusion Unlocked is a series of short videos highlighting the personal stories of CommBank team members with disability or who are neurodivergent, and carers and allies. It was launched in partnership with Enable in October 2025 to spark confident, informed conversations.

Topics include identity, workplace adjustments that can enable people to thrive, and how open, respectful conversations can help make everyone feel heard and supported.

Conversation guides are also available to help build confidence and support inclusive conversations.

Notably, Inclusion Unlocked series was developed using the Inclusively Made standard, a first for CommBank. Inclusively Made is a certification standard for inclusive production in film, television and advertising. It embeds disability inclusion from the outset and provides support to create authentically inclusive productions.

Achievements – for employees and candidates



Training

We deliver ongoing accessibility training across CommBank to keep employees up to date with evolving requirements and best practices. This includes introducing role-based digital accessibility training for designers, engineers, testers and content creators that supports the delivery of compliant, accessible digital products and content. We also rolled out new training in partnership with AusDN to help leaders and team members better understand and build confidence in supporting people with disability.



Workplace adjustments

We introduced a new standardised Workplace Adjustments Procedure, developed in consultation with employees with lived experience, to make it easier to ask for workplace changes such as flexible working hours or access to assistive technology. The procedure also makes the experience of asking more consistent and transparent. We also launched a new Workplace Adjustments Hub and Desktop Accessibility page where employees can easily find information, tools and information about accessibility options to support vision, hearing, mobility and neurodiversity.



Designing for dignified access

We completed a dignified access review with AusDN across a typical CommBank branch and an office building. Insights and recommendations from these reviews informed branch and workplace design principles, ensuring accessibility is considered from the outset. This has led to practical design improvements such as increased colour contrast in seating to support visibility, and the introduction of cupboard handles for ease of use.



CommBank Accessibility Research for Employees Panel

We launched the CommBank Accessibility Research for Employees (CARE) Panel, made up of employees with lived experience of disability and neurodivergence, to help test and improve the accessibility of our digital products and services. For example, the panel tests the experience of using the CommBank app as well as digital services in branches.

Accessibility Resource Hub

We refreshed our Accessibility Resource Hub to make it easier for team members to find and use information about accessibility and inclusion. The refresh consolidated resources in one digital location and added tailored content for leaders, employees with disability or neurodivergence, carers and other audiences.

Recruitment

We strengthened our recruitment practices by building accessibility into our hiring processes to offer more consistent adjustments for candidates. This was supported by training to build confidence and capability in supporting candidates with disability. We also provided clearer guidance to teams on conducting accessible interviews and helping candidates understand what to expect throughout the recruitment process.

Marketing accessibility checklist

We introduced an accessibility checklist to help marketing teams and the agencies that support our brand activities consistently incorporate accessibility into creative and production workflows. This was rolled out in training sessions, with practical guidance on using plain language, strong colour contrast, captions and alternative text (alt text) in communications, and designing accessible links and layouts.



Community

At CommBank, we can play a role in extending accessibility and inclusion beyond our own products, services and workplaces.

We do this by listening to and learning from people with lived experience, disability organisations and community partners to inform how we design and deliver our products, services and experiences. We can use our scale through community investment, procurement and partnerships to help create broader social impact. Additionally, we can contribute to broader progress beyond our own organisation through industry engagement, advocacy and shared learning.

Our community priorities are shaped by engagement with disability organisations, advocates and subject matter experts.

What we heard

Our community partners told us that meaningful change requires more than accessible products and services. They encouraged us to use our scale, influence and expertise to help drive broader progress through visible leadership, advocacy, investment, procurement and collaboration.

We also heard about the importance of partnering with people with lived experience to help inform design and decision-making. They highlighted that inclusive experiences help build trust and engagement, while technology can create new opportunities to improve accessibility and inclusion when designed and used thoughtfully.

By listening to the voices of the community and working with our partners, we aim to help improve accessibility and inclusion across the Australian financial services industry.



Priority 1: Visible leadership and community investment

We continue to take an active and visible role in accessibility and inclusion initiatives, including by investing in community projects and contributing to higher standards across financial services.

In practice, this means we engage visibly and actively in the community, work with partners on shared priorities, and support initiatives that extend beyond our organisation.

Priority 2: Advocacy and policy influence

We aim to actively contribute to discussions on improvements to financial systems, policies and regulations that improve accessibility and inclusion.

In practice, this means we contribute to a better understanding of key accessibility and inclusion issues, share what we learn, and support efforts to improve outcomes over time.

Priority 3: Inclusive and responsible supply chain

We aim to use our procurement power to advance accessibility, supplier diversity and inclusive design across our value chain.

In practice, this means we consider accessibility and inclusion in how we engage suppliers, and look for opportunities to help improve outcomes across the organisations we work with.

A message from the CEO of Australian Disability Network

Australian Disability Network congratulates CommBank on the development of its Accessibility and Inclusion Strategy – an important step in advancing access, inclusion and equity for its customers, employees and communities.

This strategy reflects CommBank's strong commitment to listening deeply, learning openly and working in partnership with people with disability, carers and the broader community. With the support of Australian Disability Network, CommBank embedded community engagement throughout the strategy development process, so that its priorities and actions were shaped by lived experience and grounded in real-world insight.

Engaging community voices is fundamental to creating services, workplaces and experiences that are accessible and inclusive. CommBank connects with those voices through its Community Council and by embedding user experience consultation in the development of new products and initiatives. This ongoing dialogue with people with lived experience helps to challenge assumptions, identify opportunities and support meaningful, lasting change.

Australian Disability Network commends CommBank for the leadership, care and integrity it has brought to this strategy. By actively seeking and embedding community perspectives, CommBank is setting a strong example of how organisations can move beyond consultation to partnership and move action to impact, creating better outcomes and experiences for people with disability and the community.

We look forward to seeing this strategy come to life as CommBank continues to strengthen its commitment to access, inclusion and authentic community partnership.



Amy Whalley
Chief Executive Officer
Australian Disability Network



Spotlighting our progress

Our new priorities build on the initiatives already delivered for the community through our Accessibility and Inclusion Strategy 2024–26. The following snapshot of case studies and achievements demonstrates the progress we have made.



Above: CommBank employees and Paralympic cyclist Darren Hicks participate in Can4Cancer 2025.

Reimagining Can4Cancer for greater accessibility

Since 2014, CommBank employees have walked, cycled, run and swum thousands of kilometres to raise more than $22m for cancer research through Tour de Cure.

In 2025, Enable, in partnership with the CommBank Staff Foundation and AusDN, set out to reimagine the annual Can4Cancer walk to make it more inclusive.

In addition to co-designing new accessible 10-kilometre routes in Sydney and Melbourne, the teams enhanced promotion, registration and post-event activities so that employees with disability, neurodivergence, cancer-related impairments and temporary accessibility needs could participate safely and with dignity.

AusDN completed an independent dignified access review to identify potential barriers and opportunities for the 2025 event. Participant feedback highlighted that accessible routes, support crews and Enable volunteers may help more people complete the event. CommBank and Tour de Cure have reflected on AusDN's feedback and will take those reflections forward.

"Can4Cancer has always been an event I wanted to take part in, as it supports a cause close to my heart. When I heard the 2025 walk had been inclusively designed, I jumped at the opportunity to participate. The day was everything I had hoped for, and it was incredible to walk alongside team members with different access needs and feel genuinely supported and included."

Tait, Manager Finance Business Partnering



Working with Dementia Australia

We understand that for people living with dementia, managing finances can become more complex over time. Changes in memory, decision-making ability and confidence can make banking feel less certain.

CommBank's work with Dementia Australia brings together lived experience, expert advocacy and education to strengthen how we support customers experiencing cognitive vulnerability. Through community workshops, insights and direct engagement with people living with dementia and their carers, we have deepened our understanding of how cognitive impairment can intersect with instances of financial abuse and exclusion – helping to inform more inclusive product design, policies and safeguards.

Co-facilitated financial abuse awareness workshops delivered across community settings have reached over 500 participants, supporting customers, families and carers to recognise risk and take preventative action.

Our work with Dementia Australia has also strengthened CommBank's workforce capability through specialist training and introducing certain cognitive considerations into design and decision-making. It has enabled more tailored and respectful support for customers as their needs change.

Achievements – for community



Sponsoring the Australian Disability Network IMPACT conference

We were a platinum sponsor of the Australian Disability Network IMPACT 2025 conference. At the conference awards, Enable was a finalist for the Disability Employee Network of the Year award, and two CommBank employees were finalists in the Disability Inclusion Change Maker of the Year category.



Working with our Community Council

We continue to work with the CommBank Community Council to better understand our customers' lived experiences. The Community Council serves as a key forum for CommBank to engage with the community sector, including organisations representing people with disability and neurodivergence. Council members provide feedback and thought leadership to help us understand the needs of our customers and the communities they're a part of. They inform how we improve product, service and process design to strengthen accessibility and inclusion.



CommBank Community Grants

Through the CommBank Community Grants program, we provided over $3.8 million to 193 community organisations between 2024 and 2026 whose work supports accessibility and inclusion alongside other community outcomes. This includes organisations helping to remove barriers and improve participation for people with disability, people experiencing mental health challenges or serious health conditions, carers and older Australians.



PurpleSpace membership

Since 2024, CommBank has been a member of PurpleSpace, the global professional development and leadership hub for disability employee resource group leaders, champions and allies. PurpleSpace offers space to share best practice, and challenges and solutions to build the inner confidence of every employee with disability.

Enhancing inclusion with the help of industry benchmarking

To gain an external perspective on how we can strengthen and improve our accessibility efforts, we continue to participate in the national Access and Inclusion Index. This independent benchmarking assessment, conducted by AusDN, measures how organisations integrate accessibility and inclusion. We have used insights from the index to inform this accessibility and inclusion strategy and to build capability over time.

Supporting the ParaMatildas and Pararoos

CommBank has supported the ParaMatildas and Pararoos since 2022, as part of our partnership with Football Australia, helping to provide long-term financial stability and visibility for the teams. In June 2025, this support was expanded through a six-year partnership that embedded Cerebral Palsy (CP) Football into CommBank's whole-of-game commitment. The teams now compete as the CommBank ParaMatildas and CommBank Pararoos with elevated national awareness of CP Football through the media, match coverage and digital channels.



Above: The CommBank ParaMatildas—Silver medallists at the 2025 International Federation of Cerebral Palsy Football Women's Intercontinental Cup. Left to right: Head Coach Alicia Ferguson, Karina Grigorian, Tamsin Colley, Annmarie De Uriarte, Trinity McPhie, Georgia Beikoff, Carly Salmon, Tahlia Blanshard and Lainee Harrison.

Founding Partner and Official Bank for the Brisbane 2032 Olympic and Paralympic Games

CommBank is supporting communities and businesses through a long-term partnership with the Brisbane 2032 Olympic and Paralympic Games. The partnership will focus on helping Australians realise their potential in sport, business and across the community by backing athletes, encouraging participation in sport and investing in community initiatives for people of all abilities.

Bankwest's support of Sam's Spares

Bankwest partners with Sam's Spares to improve digital accessibility and inclusion across Western Australia, through an ongoing technology donation program. Since 2024, Bankwest has donated more than 2,100 refurbished laptops and other devices, valued at over $1.54 million, to individuals and community organisations experiencing disadvantage. The partnership also supports meaningful employment opportunities for people who are neurodivergent.



Above: Bankwest employees and Samuel Thomas, Co-Founder Sam's Spares, celebrating their partnership.



Governing our strategy

Our Accessibility and Inclusion Strategy is supported by clear governance and accountability arrangements that provide oversight of the strategy and the initiatives that support its delivery. Relevant senior leaders are accountable for the initiatives they own under the strategy, supported by delivery teams across CommBank.

We will monitor progress against our priorities through these governance mechanisms, with external benchmarking and feedback helping to inform our approach over time. As we progress, we may update or introduce initiatives to support the delivery of the priorities set out in this strategy.

People with lived experience will continue to help shape our approach through ongoing engagement and co-design, including through channels such as our Community Council and Enable.



Contact us



Feedback, questions and ideas

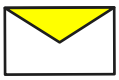
If you have ideas on how we can better serve our customers, people and community, we're here to listen.

To provide feedback on our Accessibility and Inclusion Strategy FY27–30 or any other accessibility-related matters, you can contact us via:



Email

CustomerAdvocate@cba.com.au



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.



Information about CommBank's Customer Advocate can be found at **commbank.com.au/about-us/customer-commitment/customer-advocate**



Support for people impacted by financial abuse, even if they don't bank with us.

If you're worried about your finances because of domestic and family violence or financial abuse, our dedicated Next Chapter Team can provide you with free and confidential support by connecting you to the right specialist services to help rebuild your financial independence. This specialist team provides assistance with immediate financial and banking needs, such as opening safe new accounts, removing unauthorised access, and providing hardship support. Support is available to people of all genders and sexualities and includes referrals to crisis support services, services to help you get back on your feet or gain skills and confidence around your finances.

You can call the Next Chapter team on **1800 222 387** between **9am and 6pm, Monday to Friday (Sydney/Melbourne time)**, excluding public holidays. An interpreter can be arranged to assist you.

If it's difficult to chat over the phone, CommBank customers can contact the Next Chapter Team through online chat (Ceba) in the CommBank app.



Access this document in Easy Read

An Easy Read version of our Accessibility and Inclusion Strategy FY27–30 can be found at **commbank.com.au/about-us/accessibility**

Common terms

We have defined common terms used in this document. We acknowledge that people have different interpretations and that language continues to change and evolve.

Accessibility and inclusion

Accessibility removes barriers and helps people access products, services, information, technology, workplaces and opportunities. Inclusion is the experience of feeling respected, valued and able to participate and belong. Together, accessibility and inclusion support dignity, equity, participation and opportunity for people with disability, people who are neurodivergent and carers.

Access and Inclusion Index

An evaluation and benchmarking assessment created by Australian Disability Network.[8] The index gives organisations insights into their strengths and opportunities on their journey towards becoming accessible to and inclusive of people with disability. Participation in the index is confidential.[9]

Carers and caring

People who provide care and support to family members and friends who have a disability, mental illness, a chronic condition, a terminal illness or an alcohol or drug issue, or who are older or frail.[10]

Dignity by Design

Our aim to design inclusive products, services, experiences and workplaces that provide equitable access and dignity for our customers, people and communities.

Disability confidence

Understanding and responding to the needs of people with disability.[11] Disability-confident employers have the skills and confidence to recruit, retain and support people with disability. They also consider the needs of people with disability when creating employment opportunities and designing products and services.[12]

Employee

We use the term 'employee' to refer to anyone who carries out work for CommBank, including directors, contractors, secondees, graduates, interns, trainees and volunteers. The term is used for the purposes of this document only and does not change or affect anyone's legal or contractual status.

Enable

CommBank's disability employee network, focused on accessibility and inclusion. It brings together team members with disability, who are neurodivergent or who are carers, along with allies, to build awareness, connection, neuroinclusive practices and disability confidence.

Equitable access

Providing customers with opportunities and support to enable equal access to our banking products and services, regardless of ability. For our people, it means providing support to fully and equally participate in the workplace.

Financial year (FY)

A 12-month period used for financial reporting and planning. At CommBank, it runs from 1 July to 30 June of the following year.

Human-centred design

An approach to problem-solving that includes different human perspectives at each step of the process. Participants actively contribute to solutions, with a process that typically involves engagement with research insights, brainstorming and conceptualising ideas, and then developing and implementing actions.

Intersectionality

Recognition that disability is not experienced in the same way by everyone. People with disability have diverse identities and life experiences shaped by factors such as race, gender, sexuality, and cultural and linguistic background. These intersecting identities and experiences can influence people's experiences and may create additional barriers to accessing services, support and opportunities.

Neurodiversity and neurodivergence

'Neurodiversity' is an umbrella term used to describe the neurological ways people process information.[13] Neurodivergence is defined as cognitive functioning that is not considered 'typical'. Someone who is neurodivergent behaves, thinks and learns differently from those who are neurotypical. The term 'neurodivergent' includes people with autism, ADHD, Tourette syndrome, dyslexia and a range of other neurodiverse conditions.[14] For this strategy, neurodivergence is referenced separately from disability, based on the preferences of people with lived experience consulted during research.

Products and services

Products and services offered by CommBank to help our customers manage their finances, such as savings accounts and term deposits, credit cards, debit cards, home loans, personal loans, payment services.

United Nations Convention on the Rights of Persons with Disabilities

Article 12, Part 5 of the United Nations Convention on the Rights of Persons with Disabilities (CRPD) recognises the right of people with disability to make decisions about their own lives and finances and to be recognised equally before the law.[15] The CRPD is underpinned by the social model of disability.[16] This recognises the role that societal and environmental barriers play in shaping people's experiences and participation.[17]



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