Accessibility and Inclusion Plan
2017 - 2020
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A message from our CEO

I am proud to support our Accessibility and Inclusion Plan for 2017–2020. This plan reflects our continued commitment to make our services, products, facilities and workplaces more inclusive and accessible for everyone.

Commonwealth Bank’s purpose is to improve the financial wellbeing of our customers and communities.

With one-in-five Australians identifying themselves as having a disability, it is likely these statistics are also reflected in our customers, shareholders and our people. That makes our efforts to ensure universal access and inclusion for all essential.

Thanks to the commitment of our people, we have improved access to our branches, technology and workplaces. Our ENABLE employee network has expanded and continues to make progress in raising awareness and supporting the projects and activities we have undertaken. Some highlights include providing accessibility e-learning for employees and building greater accessibility into our new branch formats.

Through this plan, we will continue to strengthen our commitment to accessibility and inclusion. We have set measurable goals to further improve our customers’ access to our services, and create a more accessible and inclusive work environment for people with disability.

I look forward to working with all the people of the Commonwealth Bank to deliver this plan and to achieve our goals. I also look forward to hearing from our customers and the community to help us become a more accessible Bank.

Matt Comyn
Chief Executive Officer
Commonwealth Bank of Australia
We have delivered a number of key initiatives including:

- Rolling out an online Accessibility and Inclusion learning module which has been completed by over 1,920 of our people;
- Providing guidance and career development advice to internal employees and external job seekers with disability through ENABLE mentoring programs;
- Placing 15 interns through the ‘Stepping Into’ program run in conjunction with the Australian Network on Disability. Several interns have subsequently moved to permanent employment in the Group; and
- Raising over $35,000 through employee donations to sponsor the training of a guide dog puppy to celebrate International Day for People with Disability in 2015.

As part of our commitment to creating a more accessible and inclusive workplace, we have grown our disability champion’s network to over 340 employees across Australia. The network’s focus is on raising disability awareness and encouraging all employees to better understand inclusion and accessibility.

We have also continued to focus on providing accessible banking and financial services to our customers with disability. This has included ensuring all CommBank ATMs are audio enabled and that accessible ATMs can be located easily through the CommBank website.

While we are proud of what we have achieved so far, we recognise there is more to do to remove barriers and ensure everyone has the same level of access to our products, services and employment opportunities.

Our plan through to 2020 will elevate our focus on accessibility and inclusion for our customers, our people and our community. We will work closely with all groups to strengthen our inclusive culture and to ensure we seek ‘user experience’ in our projects and activities.

Our goal is to continue to improve access to our products and services through a range of initiatives outlined in this plan and by involving and consulting with disability specialists.

Making financial services accessible for all by using universal design practices for new premises, building a Group-wide accessibility framework and improving the accessibility of technology are just some of the areas we will continue to focus on over the coming years.

We look forward to continuing the current momentum to make the Commonwealth Bank Group the most accessible and inclusive organisation for people with disability.

Anna Lenahan and David Cohen
Our achievements and outcomes 2015 – 2016
Our achievements and outcomes 2015 – 2016

Customer Service

We continued to focus on providing accessible banking and financial services to our customers with disability. Some of our work undertaken in 2015 – 2016 included:

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<tr>
<th>Item</th>
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</table>
| 1    | Improve processes to support and respond to complaints from customers with disability. | a. Disability awareness and resilience and wellbeing training provided to CBA’s complaints team, Group Customer Relations (GCR),  
b. A toolkit of resources for GCR including:  
• Dealing with Diversity – disability fact sheet  
• Customer Care Standards (includes internal service adjustment options, such as ordering Braille correspondence and using the National Relay Service)  
• Customer Referral Guide (includes a summary on contact details for disability rights and advocacy organisations). |
| 2    | Investigate solutions to improve processes for customers using telephone banking who are unable to access print information. | Continuing – we will continue to focus on improving access to information for our customers including account statements, product disclosure statements and other product and service documentation. |
| 3    | Identify and implement an internal solution for recording adjustments and support needs for customers with disability (for example, the capacity to provide information in alternative formats including voice-to-text and electronic files). | Continuing – to be included with the proposed customer adjustment profile, a record of specialised requirements for customers. |
| 4    | Continue the ATM Refresh plan implementation to upgrade all ATMs, including installation of audio enabled functionality by the end of 2016. | Completed December 2016.  
All ATMs are now audio enabled for customers who are blind or who have low vision. |
| 5    | Ensure customers can locate accessible ATMs. | ATM Locator Guide on Commonwealth Bank website is available to customers and provides specific access features available at each ATM location. |
| 6    | Ensure all new Commonwealth Bank premises are fully accessible for all people including those with disability. Continue to upgrade accessibility in existing premises, subject to building heritage and site constraints. | All new premises comply with the Australian Building Code and Disability Access To Premises Standards. |
| 7    | Ensure Commonwealth Bank offices are accessible for people with disability. This includes updating existing accessibility features, way finding options and hearing augmentation systems. | Continuing – all accessibility and way finding solutions reviewed and updated accordingly. This includes installation of Tactile Ground Surface Indicators, accessible signage and hearing augmentation systems. |
Stepping into new opportunities

In December 2016, we opened our doors to 15 young people with a disability to participate in our Stepping Into internship program.

One of our interns, Aidan Bennison, was placed in Enterprise Services as part of the Customer Engagement Project. This is his story.

Aidan has cerebral palsy and he likes a challenge. In 2009, Aidan was studying for his HSC and representing Australia in the 2009 World Cerebral Palsy Football Championships in the Netherlands.

After completing a degree in media, culture and technology, Aidan applied for multiple jobs across many industries. On one rare occasion where he was able to secure an interview, the interviewer suggested that he was drunk. Aidan was not hopeful of what the future would hold for him.

The offer of an intern placement through the Stepping Into program came as welcome relief. Aidan was immediately struck by CBA’s inclusive environment.

“I was genuinely given the chance to contribute to the team. It was not a tokenistic gesture, as I have experienced with previous employers. I one hundred percent feel judged on my capability.”

After completing the internship, Aidan was offered a graduate position in February 2017.

“Joining the Bank has completely changed my day-to-day life. I now have a much-welcomed structure and consistency in my day, as well as a sense of stability, something I had not known for quite some time. Taking the pressure off myself has allowed me to focus more on my personal and professional development.”

At CBA, we all take responsibility for providing a safe and inclusive environment regardless of gender, culture, belief, sexual identity disability or age.

“People with disability bring a unique perspective to the workplace based on our own experiences. I have had to develop a deep resilience and adaptability, which helps with my career. I have also had to work hard to prove myself and overcome people’s perceptions,” Aidan says.

Since joining CBA, Aidan has been working in the Customer Decisioning team in Enterprise Services. His work has focused on the Customer Engagement Engine, one of six core elements of the Customer Relationship Banking program.

“I was genuinely given the chance to contribute to the team. It was not a tokenistic gesture, as I have experienced with previous employers. I one hundred percent feel judged on my capability.”

- Aidan Bennison, Graduate
Accessible and Inclusive Workplace

We are focused on creating a workplace that is welcoming, inclusive and accessible for everyone. Some of our work undertaken in 2015 – 2016 included:

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<thead>
<tr>
<th>Item</th>
<th>Action</th>
<th>Outcomes</th>
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<tbody>
<tr>
<td>1</td>
<td>Identify opportunities for including accessibility and inclusion in CBA internal reward and recognition programs.</td>
<td>ENABLE Network used existing reward programs, at a business unit and CEO level, to celebrate and recognise employees who are working to improve access and inclusion for employees with a disability. This included the CEO and HR Awards.</td>
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<td>2</td>
<td>Develop CBA leaders as access and inclusion champions to promote awareness and role-model inclusive behaviour.</td>
<td>Promotion of ENABLE in leadership team meetings and team off-sites, including 23 presentations in 2015 and 37 in 2016. Regular communication with all employees via internal communication channels.</td>
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<td>3</td>
<td>Establish an ENABLE Champions Network to ensure representation and presence in locations outside of Sydney. Engage champions to promote and grow ENABLE, and raise awareness through localised events and activities.</td>
<td>National Champions Network developed. Awareness expos held in Melbourne and Sydney CBD and Sydney Olympic Park to promote awareness and drive membership enrolment.</td>
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<tr>
<td>4</td>
<td>Deliver the ENABLE mentoring program for external job seekers with disability twice annually.</td>
<td>Programs delivered to 41 participants.</td>
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<td>5</td>
<td>Establish a new internal ENABLE mentoring program within Retail Banking Services with the aim of supporting and connecting employees with disability.</td>
<td>Program launched in December 2014 and included a disability awareness training module for retail facing employees.</td>
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<td>6</td>
<td>Complete RecruitAbility pilot program (March 2015) and look to roll out across the organisation.</td>
<td>Pilot complete. Program reviewed and undergoing process improvement prior to rolling out systematically to all business units throughout 2017 - 2018.</td>
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<tr>
<td>7</td>
<td>Implement the Inspire Mentoring Program – an internal nine-month mentoring program for people with disability.</td>
<td>Program delivered successfully. Program now integrated into the mainstream ‘My Mentor’ Program.</td>
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<td>8</td>
<td>Review and update our Talent Acquisition processes to improve recruitment for people with disability including:</td>
<td>Champions appointed and trained. Developed partnership with National Disability Recruitment Coordinator. Working with JobSupport Inc for appointment of non-standard roles. Candidates with disability recruited for graduate and internship placements.</td>
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<td></td>
<td>Developing a preferred supplier list of Disability Service Providers</td>
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<td></td>
<td>Developing a process for non-standard (supported) employment opportunities.</td>
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<td></td>
<td>Establishing and training a Talent Acquisition accessibility contact in each business unit</td>
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<td></td>
<td>Continuing to deliver disability awareness training to all new recruiters on a regular basis</td>
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<td></td>
<td>Continuing to promote opportunities to attract and engage candidates with disability into graduate and internship programs.</td>
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<tr>
<td>9</td>
<td>Continue to deliver disability awareness training to teams and individuals on an ‘as needed’ basis.</td>
<td>Developed an on-line training module. Training delivered to, 1920 employees. Training to be incorporated into broader Diversity and Inclusion training module to be implemented in the second half of 2017.</td>
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Accessible Technology and Information

We have continued to ensure accessibility is factored into the design and development of new projects and initiatives. Some of our work undertaken in 2015 – 2016 included:

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<tr>
<th>Item</th>
<th>Action</th>
<th>Outcomes</th>
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</table>
| 1    | Implement an accessible technology and information framework for CBA, including a network of accessible technology champions across the organisation. | Framework developed and implemented including:  
  - Employing a digital accessibility specialist in the Digital Channels Team to focus on ensuring NetBank and other banking applications are more accessible.  
  - Creating an Accessibility Guild, a forum where web developers and designers meet regularly to address accessibility issues.  
  - Developing a digital access guide and checklist. |
| 2    | Update learning and development processes to provide accessible and inclusive employee education by December 2016 including:  
  - Develop an action plan for CBA-wide learning to meet accessibility standards  
  - Develop guidelines for learning designers to meet Web Content Accessibility Guidelines (WCAG) 2.0 A and AA standards  
  - Develop interactive e-learning templates for CBA endorsed e-learning tools  
  - Develop scripts and actively test for compliance with standards  
  - Develop support documentation for staff responsible for developing training and development materials including resources and tip sheets  
  - Provide awareness and education sessions for designers and support employees within the learning practice  
  - Monitor modules and skill levels across training and development processes in order to meet the requirements | New processes were developed in June 2016 to ensure new training and development tools and learning materials developed with accessibility in mind. |
| 3    | Review and improve IT Support services for employees with disability (identified specialist assistance) and provide assistive technology training to relevant support employees. | Process reviewed and updated, and training completed. |
Supporting mental health at work

Danielle Armstrong was diagnosed with depression, and after the birth of her child, post-natal depression. She has since learnt how best to manage her mental health and has become a role model and spokesperson for speaking out about depression.

Bruce Young knows first-hand the importance of mental health support and of active listening. He is a volunteer at Lifeline, a crisis counselling support service for people who need help, or who are thinking about suicide.

Tracey Watkins was diagnosed with breast cancer during a routine check-up. She went through surgeries, chemotherapy, and ultimately a bilateral mastectomy. She had the support of her husband, children and her work colleagues to get through her cancer.

These are a few of the employee stories that have been shared on our new mental health and wellbeing platform, Thrive, launched in November 2016 on Safety Day. The portal provides information on more than 50 topics related to mind, body and life. It hosts more than 700 articles, written by industry experts, as well as videos, webinars, training and a space for employees to share their personal stories. The portal has fact sheets and offers live chat with a counsellor for people seeking information.

Thrive helps employees and managers better understand mental health and provides mental health support material for themselves and for others. There is also information about how to talk to someone dealing with a mental health condition, whether they are a colleague, a friend, a parent, a child, or a partner.

Mental health is defined as a state of well-being in which every individual realises their own potential, can cope with the normal stresses of life, can work productively and fruitfully, and is able to contribute to their community. Mental health conditions can include anxiety disorders, depression, eating disorders, bipolar disorders, manic episodes, schizophrenia, alcohol and substance abuse. People experiencing a mental health challenge may not necessarily have a mental health condition themselves however, they may be impacted when supporting a family member, friend or colleague who is experiencing mental health difficulties.
One in five Australians will experience a mental health condition each year. Recognising the signs when someone may be struggling and having an effective conversation are key areas we focus on, and providing a supportive and approachable commitment. If a colleague is experiencing a mental health challenge, or they are a carer for somebody who experiences a mental health challenge, we have resources available to support them.

The **Thrive** portal is an extension of the **Thrive** mental health program which began in 2013, offering mental health training and tailored toolkits. **Thrive** demonstrates the Group’s commitment to fostering a supportive, open and approachable environment in the workplace for our people. In addition, it helps to demystify mental illness and reduce the associated stigma, and it aims to minimise any unmanageable stress in the workplace.

**Thrive** aims to enhance resilience at all levels – organisation, teams and individuals by providing preventative and supportive measures.

As well as the development of the portal we have introduced:

- Senior Leadership and Executive Manager mental health briefings
- Dedicated Safety Day campaigns on wellbeing and mental health
- The consolidation of employee assistance programs across seven countries including the introduction of online chat functionality to accompany face to face and over the phone counselling
- A successful three-part “Having Better Conversations Campaign”, for employees and managers to understand the importance of recognising the signs, knowing when to ask ‘Are you ok?’, and providing a practical example of how to have a conversation with an employee who is struggling
- The development of a Group-wide mental health and wellbeing approach
- A practical workshop for managers and HR in ‘Managing Mental Health in the Workplace’
- Mental wellbeing toolkits for employees, managers and HR operatives
- Best practice for mental health intervention framework to ensure we can assist in a low, medium or high-risk situation
- Mental health activities embedded into the Group’s Safety Plans including Mental Health Month in October and participation in the annual National RUOK? Day.
Community Engagement and Partnerships

We recognise the importance of building and maintaining strong relationships with key stakeholders and communities to support people with disability. Some of our work undertaken in 2015 – 2016 included:

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<tr>
<th>Item</th>
<th>Action</th>
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<tbody>
<tr>
<td>1</td>
<td>Implement accessibility and inclusion strategies into procurement practices.</td>
<td>Continuing - under consideration with working group for new suppliers to Commonwealth Bank.</td>
</tr>
<tr>
<td>2</td>
<td>Extend existing financial literacy programs to the disability community. Identify opportunities to provide greater support to Indigenous Australians with disability.</td>
<td>Program research continuing.</td>
</tr>
<tr>
<td>3</td>
<td>Raise internal disability awareness and build employee confidence through the Commonwealth Bank Accessibility Expo.</td>
<td>Two expos held in 2015 (Sydney) and two held in 2016 (Sydney Olympic Park and Melbourne).</td>
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<tr>
<td>4</td>
<td>Identify sponsorship and award programs to recognise achievements in disability, accessibility and community partnerships.</td>
<td>Finalist in AHRI Diversity Awards in 2015 and 2016.</td>
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<tr>
<td>5</td>
<td>Raise awareness of disability, accessibility and employee network – Enable – through International Day for People with Disability.</td>
<td>Events held in 2015 and 2016 including a Group-wide awareness campaign and guide dog sponsorship.</td>
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<tr>
<td>6</td>
<td>Work in partnership with Cerebral Palsy Alliance to deliver the Emerge Young Leaders Program. This program contributes to the development of youth with a disability and will be supported by Commonwealth Bank by: Providing Commonwealth Bank mentors and leaders to engage young leaders during the program. Supporting Cerebral Palsy Alliance to deliver a four-day Emerge leadership retreat. Providing facilities for sessions throughout 2015.</td>
<td>Program implemented successfully and sponsorship provided. 11 employees participated as mentors in 2015 and 12 mentors in 2016.</td>
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Commonwealth Bank: supporting “Willing to Work Inquiry”

In April 2015, Federal Attorney General, Senator George Brandis, tasked the Australian Human Rights Commission (the Commission) to conduct a national inquiry into employment discrimination against older Australians and Australians with a disability.

The Commission required additional staffing resources and approached Commonwealth Bank to provide one or two employees to undertake a secondment and to work as part of the ‘Willing to Work Inquiry’ Team.

Donna Purcell, an accessibility specialist and disability champion was selected by the Commission to take up a 12-month secondment. The role was fully funded by Commonwealth Bank which saw this as an opportunity to contribute to the community and demonstrate its commitment to access and inclusion.

“Employment discrimination undermines basic human rights and too many Australians with a disability are currently denied the right to work because of discrimination against them,” Donna said.

“People who are denied the opportunity are also denied the personal and social benefits of dignity, independence, a sense of purpose and the social connectedness that work brings.

“These personal benefits of work are particularly important to people with disability who often experience many different barriers to living normal lives.

“It was a privilege to contribute to an issue that was so close to my heart.

“I was proud to represent the Commonwealth Bank at the Commission and contribute to this Federal Government initiative as well as learning so much to bring back into the Bank,” she said.

Donna returned to Commonwealth Bank in August 2016 and is now Senior Manager Accessibility and Capability Advice in the Group Customer Advocacy Team.

The inquiry, commenced in July 2015 and the Willing to Work report was released in May 2016.

It compiled multiple sources of evidence from across the nation and found that employment discrimination against older people and people with disability is systemic and acts as a significant barrier to workforce participation.

The Willing to Work report contains 56 recommendations, 72 examples of good practice from a range of employers, and 44 case studies outlining individual experiences.

The ENABLE Network
– Who we are

The ENABLE network supports access and inclusion for our people, our customers and the community through activities including:

**Inclusion opportunities**
To increase awareness and foster an inclusive workplace where employees with disability are treated equally and feel safe to be themselves.

**Employment opportunities**
To look at ways of creating a more inclusive and accessible workplace and to increase employment and development opportunities for people with disability.

**Engagement**
Creating opportunities to engage employees with disability and allies of people with disability as advocates and champions of change.

ENABLE members are employees with a passion to improve access and inclusion for people with disability. Employees volunteer their time outside of their regular jobs to work on projects or to help grow awareness and build a more inclusive culture.
ENABLE in review – What we do

ENABLE members are very proud of their achievements in 2015-2016. Some key highlights include:

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<td>🏆</td>
<td>Being a finalist for the Australian Human Resources Institute (AHRI) Graeme Innes Award for Disability Employment for the second consecutive year</td>
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<td>Increasing disability awareness with three accessibility expos in Sydney CBD, Sydney Olympic Park and Melbourne</td>
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<td>🐶</td>
<td>Raising over $35,000 to sponsor a guide dog puppy</td>
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<td>🚪</td>
<td>Increasing employment opportunities with internships, job placements and partnerships</td>
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<td>🏢</td>
<td>Considering accessibility in building design</td>
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<td>📝</td>
<td>Developing a minimum accessibility standards checklist for Commonwealth Bank’s products and services</td>
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<td>📈</td>
<td>An increase in the number of employees voluntarily indicating they have a disability in the annual Your Voice Survey.</td>
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ENABLE in action – Investing in an accessible future

It takes two years and costs more than $35,000 to transform a playful puppy into a responsible guide dog.

On International Day for People with Disability in December 2015, Commonwealth Bank’s Enable employee network set out to raise the $35,000 needed to raise and train a single guide dog.

Thanks to the generosity of CBA employees around Australia, the funds were raised easily.

In April 2016, David Cohen, Group Chief Risk Officer and Group Executive sponsor of ENABLE Network presented Guide Dogs Australia with a $35,000 cheque.

Employees who attended the cheque presentation had the opportunity to meet the 10-week old trainee.

As the puppy went through its rigorous and intensive training, employees received regular updates, as well as visits to one of our offices to demonstrate how he was progressing.

These interactions provided our people with valuable insights into how guide dogs help people who are blind or vision impaired get around their communities safely and independently.

“This project helped Commonwealth Bank employees contribute to an important need in the community and eventually assist an individual to achieve greater independence, it also helps us understand more about our customers who are blind or vision impaired,” David Cohen said.
Focusing on an accessible future
– our plan for 2017 – 2020
This section of the plan outlines the approach we will take between 2017 and 2020 to continue improving inclusion and access to our products and services, information and employment for people with a disability. Our goal is to be Australia’s most accessible Bank.

We are focused on making a significant difference to improving access to banking for everyone.

Focusing on an accessible future – our plan for 2017 – 2020

We have four key areas of focus:

- Our customers
- Our people
- Our technology
- Our community
Our Customers

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

This will include:

- Developing an opt-in disability profile passport for customers with disability. This will enable us to capture information provided by the customer to record any adjustment needs, communication preferences or other instructions relating to improving accessibility
- Simplifying access to our products and services for customers participating in the National Disability Insurance Scheme (NDIS)
- Improving processes for providing customers information in accessible formats. We will consider a range of formats including Auslan, NRS, print alternatives, Easy English, captioning and audio description
- Auslan services via video-conferencing
- Consultation with disability specialists conducted by the new Group Customer Advocate Community Council
- A dedicated Senior Manager Accessibility and Capability Advice to manage Group-wide accessibility and inclusion strategies and to grow capability and awareness across the Group
- Improved access to premises for customers and employees, including:
  - A universal design approach when procuring new premises
  - A set of minimum standards for CBA when procuring existing retail and commercial premises including applying the Access standards and taking a universal design approach
  - Continuing to work with accessibility experts and customers to improve access to our new branch designs and proactively seeking feedback and listening to the needs of our customers.
By committing to improve access to products and services we will continue to:

- Work with accessibility specialists and customers to improve access to our new ATMs and branches
- Ensure the accessibility of existing digital products and services, including NetBank and the CommBank App, is continually improved, and new features can be used by everyone.
- Ensure we are involving people across a broad spectrum of ages, abilities, access requirements and literacy levels in evaluating and testing our digital products throughout design and delivery.
- Proactively listen and respond to the needs of customers to improve accessibility to our products and services.
- Engage the Australian Bankers Association (ABA) to ensure a more consistent accessibility approach across the banking industry for touch screen devices including ATMs and Point of Sale (POS) devices.
Next generation branches – Accessible design

Our goal is to be the most accessible bank in Australia. This is important to us because we want to ensure that we are providing inclusive spaces that offer the best possible experience to all CBA customers and employees.

As we plan the next generation of our retail branches, we start with a strong commitment to access, inclusion and dignified design.

The role of CBA’s retail network is changing, and the focus of our branches is to excel at satisfying customer needs by offering personal relationships and world-class technology. Branch design has evolved to support quality interactions by moving away from the traditional ‘counter and screen’ service to a more open and collaborative design.

This change has created opportunities for customers and employees with disabilities to interact and work in branches that have been created using universal design principles.

“We are incredibly committed to ensuring we design retail branches that respond to the changing needs of the community. We’ve used design thinking methodology to identify the diverse range of requirements in our portfolio, while ensuring our focus on inclusion remains the guiding principle,” said Teri Esra, Head of Property Design and Delivery.

“As we move to become the most accessible bank in Australia for our people and our customers, it is important that we continue to strive for an environment that is fully accessible for all. Our next generation branch design project is an exciting part of that evolution,” said Bryan Fitzgerald, EGM CEO and Group Strategic Advisor and ENABLE Co-Chair

Design process

Our next generation branch design has four clear accessibility objectives:

- More independent access
- Equitable and fair access to services
- Natural and expected participation of people with disability
- Ensuring people feel at ease, safe and connected

The design team will focus on greater inclusion and dignified access, and a range of new design principles will be incorporated into all new branches from September 2017.
Our People

Our goal is to improve the recruitment and on-boarding experience for our people.

To meet this we will:

- Review the RecruitAbility Scheme (guaranteed interview scheme) and make necessary process improvements prior to a Group-wide rollout in 2017/2018
- Refresh our partnership with the National Disability Recruitment Coordinator to support national circulation of vacancies via the Disability Employment Service (DES) network to support RecruitAbility.

ENABLE will continue to raise awareness of disability within the workplace through projects and activities including:

- Internships, work experience and mentoring programs for job seekers with disability
- Expanding ENABLE to increase membership and continue to deliver awareness nationally
- Disability awareness training and presentations
- Events to raise awareness and celebrate achievements, including International Day for People with Disability.

To help employees with disability to secure access to the right tools, technology and support to do their jobs we will develop:

- A workplace adjustments portal to provide employees with access to tools, resources and equipment to meet their workplace adjustment needs
- An ‘Accessibility Profile Passport’ to enable employees to change roles more easily within the Group. This will improve access to workplace adjustments and better inform managers of the support and resources required.
Our Technology

We are committed to improving access to technology for our customers and our employees with disability.

We aim to do this by developing a Group-wide framework to ensure:

- New products and services have been designed and produced using global accessibility standards and best practice design being required components of project design and delivery
- Marketing and communication channels embed an accessibility approach to ensure information is available in a range of accessible formats
- Customer input, testing and feedback is included as a key component in new product design and development, at the first prototype stage and again prior to release to market
- Accessibility becomes a key focus to improve usability of our Human Resource systems
- Universal design improves access to our premises for everybody
- Develop a Group-wide accessibility steering group to focus on sharing accessibility strategies, technologies and resources across product teams.

We will improve access to information and documentation for our customers by:

- Identifying how to provide information in a broader range of accessible formats
- Improving access to Auslan interpreters for video-conferencing and other services required by customers who are Deaf
- Review the StartSmart website to align with accessibility guidelines.
- Develop a Group-wide accessibility Steering group to focus on sharing accessibility strategies, technologies and resources across product teams.
Our Community

We will continue to work with community based disability organisations to:

• Obtain advice and expertise to enhance our ability to improve access and inclusion for people with disability
• Work with other like-minded organisations to share information and to collaborate on accessibility and inclusion strategies
• Continue our membership of the Australian Network on Disability and to participate in member events.

We will contribute to the community through activities including:

• Working with community disability partners to engage people with disability in product design forums, product testing and other activities as required
• Identify relevant community disability organisations to involve the Commonwealth Bank’s employees in access and inclusion volunteering activities.
Acknowledgements

In developing our 2017-2020 Accessibility and Inclusion Plan we consulted widely with key stakeholders including:

- Members of ENABLE
- Key internal stakeholders including representatives from Property, Organisation Development, Digital Channels, Corporate responsibility, Health and Wellbeing, Marketing, and product teams including ATM and Point of Sale products
- Disability partner organisations including NSW Deaf Society, Northcott Society, Vision Australia, People with Disability Australia and Guide Dogs Australia
- The Australian Human Rights Commission and the Australian Network on Disability.

The final plan benefits from the input and ideas of many people who shared their ideas and views to assist us to create a more accessible Commonwealth Bank for our customers, our people and our community.
Contact us

Commonwealth Bank makes every effort to put our customers at the centre of everything we do.

Providing feedback on this plan
Your feedback, compliments or complaints about our 2017-2020 Accessibility and Inclusion Plan and support for people with disability encourages us to keep striving to serve you better.

To provide feedback on the 2017 – 2020 Accessibility and Inclusion Plan or other accessibility related matters, please email CustomerAdvocate@cba.com.au

For other customer related feedback, please contact any of the following teams:

Commonwealth Bank Customer Relations
The Commonwealth Bank Financial Assist team can provide assistance to people experiencing financial difficulty. The Financial Assist Support Line is open from 8am to 9pm, Monday – Friday, and 9am – 2pm, Saturday (Sydney/Melbourne time).

Call charges may apply.
Email: customerassist@cba.com.au
Telephone: 1300 720 814

Complaints
Commonwealth Bank customers who have a complaint should contact the Commonwealth Bank’s complaints team on 1800 805 605 in the first instance. If the complaints team is not able to resolve the matter for you, they may escalate your concerns to Group Customer Relations which is a specialised team that assist customers with complex complaints.

If customers are not satisfied with the outcome of their complaint through the Commonwealth Bank dispute resolution process, they may contact the Customer Advocate and ask for an independent review.

General Enquiries
- General Enquiries: 13 22 21
- Website: www.commbank.com.au

You can also contact us in person at your local branch or by writing to:
CBA Group Customer Relations
GPO Box 41
Sydney NSW 2001

The Customer Advocate
The Customer Advocate operates separately from the Commonwealth Bank’s day-to-day business areas. Decisions of the Customer Advocate are final and binding on the Bank, but not on you.

If you remain dissatisfied, you can still contact external dispute resolution bodies including the Australian Financial Complaints Authority (www.afca.org.au) and the Superannuation Complaints Tribunal (www.sct.gov.au).

When you contact us, you will be asked for your contact details, a summary of your complaint and your complaint reference number (if you have one).

Email: customeradvocate@cba.com.au
Freecall: 1800 832 806 8:30am-5pm Sydney time, Monday to Friday.
We can arrange the National Relay Service or an interpreter, if you wish.

Let us know if you are calling from a mobile and we will call you back to save you the expense.

Reply Paid Address: Customer Advocate
Commonwealth Bank Reply Paid 88915 SYDNEY
NSW 2001
# Disability terms

<table>
<thead>
<tr>
<th>Action</th>
<th>Outcomes</th>
</tr>
</thead>
<tbody>
<tr>
<td>ABA</td>
<td>Australian Bankers Association</td>
</tr>
<tr>
<td>Accessibility</td>
<td>Means that a person with a disability can, without assistance, able to approach, enter, pass to and from and make use of an area and its facilities.</td>
</tr>
<tr>
<td>Assistive technology</td>
<td>Devices or equipment used to overcome a physical or sensory disability including hand held, electronic and prosthetic aids</td>
</tr>
<tr>
<td>Audio loop (hearing augmentation)</td>
<td>Audio loops consist of a high resistance wire leading from an amplifier that transmits signals to the ‘T’ (Telecoil) switch on hearing aids of users positioned within an area encircled by the audio loop. Hearing augmentation systems can be permanently installed in buildings. Portable audio loops are also available for hire or purchase to assist people with hearing impairment, at public events.</td>
</tr>
<tr>
<td>Auslan</td>
<td>Australian Sign Language - Australian sign language used by people who are Deaf</td>
</tr>
<tr>
<td>AS</td>
<td>Australian Standards. Detailed technical documents developed for Standards Australia by expert working parties drawn from industry and government agencies. AS1428 is the key suite of standards relating to access in the built environment</td>
</tr>
<tr>
<td>Barriers</td>
<td>Any law, system, building, attitude, program or policy that prevents a person’s full participation in the community.</td>
</tr>
<tr>
<td>Braille</td>
<td>A system of touch reading for people who are blind, which employs raised dots that are evenly arranged in quadrangular letter spaces or cells.</td>
</tr>
<tr>
<td>Braille signage</td>
<td>Signage incorporating a Braille component, which will assist interpretation by a person with vision impairment, who can read Braille.</td>
</tr>
<tr>
<td>Blindness</td>
<td>People who are legally blind may have some vision or sensitivity to light. People who are totally blind have no vision at all.</td>
</tr>
<tr>
<td>Disability (Access to Premises – Buildings) Standards 2010</td>
<td>Standards developed under the Disability Discrimination Act that provide minimum dimensions for access to new buildings and buildings undergoing redevelopment in Australia.</td>
</tr>
<tr>
<td>Disability Discrimination Act 1992 (DDA)</td>
<td>Federal legislation that provides uniform protection against unfair and unfavourable treatment for people with a disability in Australia. Based on the principles of equity and dignity.</td>
</tr>
<tr>
<td>GCR</td>
<td>Group Customer Relations</td>
</tr>
<tr>
<td>Hearing Augmentation</td>
<td>Devices or equipment used for people who are hard of hearing to augment sound in a room, open office space, reception area auditorium or other large spaces. Includes inductive loop, FM and infrared systems.</td>
</tr>
<tr>
<td>Hearing impairment</td>
<td>Ranges from hard-of-hearing to complete deafness. Can arise from congenital conditions, disease, or deterioration caused by ageing or accident.</td>
</tr>
<tr>
<td>Mental health condition</td>
<td>A general term that refers to mood disorders such as depression and bipolar disorder, anxiety disorders and psychotic disorders, such as schizophrenia. Mental illness is a health issue that can significantly affect how a person feels, thinks, behaves and interacts with other people.</td>
</tr>
<tr>
<td>Mobility aid</td>
<td>A device such as a wheelchair, pram, stroller, scooter, walking frame, white can or assistance dog that assists people to move from place to place as easily and effectively as possible.</td>
</tr>
<tr>
<td>Mobility disability</td>
<td>Congenital, disease or injury related conditions that result in impaired motion or mobility.</td>
</tr>
<tr>
<td>Person with a disability</td>
<td>A person with a physical, visual, hearing, cognitive, mental, emotional, or learning impairment that limits a major life activity. A person with a disability has a loss, or a reduction, of functional ability and activity and includes a person in a wheelchair and a person with sensory disability.</td>
</tr>
<tr>
<td>Sensory impairment</td>
<td>Condition that affects the senses including vision, hearing and touch.</td>
</tr>
</tbody>
</table>
## Disability terms

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<tr>
<td>Tactile ground surface indicator (TGSI)</td>
<td>Truncated cones and/or bars installed on the ground or floor surface, designed to provide pedestrians who are blind or vision-impaired with warning or directional orientation information.</td>
</tr>
<tr>
<td>Universal design</td>
<td>A product, environment, building design and construction that aims to accommodate the functional needs of everyone; including children, adults and older adults, with or without a disability. Vision impairment</td>
</tr>
<tr>
<td>Vision impairment</td>
<td>Impaired vision, which may be caused by congenital conditions, disease, deterioration from ageing, or accidents. Serious conditions may cause problems with distance vision, vision acuity, blurred vision, tunnel vision or complete blindness.</td>
</tr>
<tr>
<td>WCAG 2.0 or W3C Web Content Accessibility Guidelines 2.0</td>
<td>Compliance with a series of guidelines accepted worldwide that specify the appropriate standards to ensure that a website is usable by people with disabilities.</td>
</tr>
<tr>
<td>Wayfinding</td>
<td>The perceptual, cognitive and decision-making processes necessary for a person to orient himself or herself and find their way. This may include TGSI’s, beacon technology, handrails etc.</td>
</tr>
</tbody>
</table>