

OUR STRATEGY.

CUSTOMER FOCUS

Our customers are our number one priority. They are what unify us; our customers are at the heart of what we do. We will continue to focus on securing and enhancing the financial wellbeing of our customers and it is this focus that will see us continue to provide them with an outstanding customer experience.



PEOPLE

We have a vibrant, customer-focused and high-integrity culture. Our people are central to our success. We will continue to invest in people development, talent management and making the Group a place committed to diversity, safety and one where our people are proud to work.



TECHNOLOGY

We are applying world-class technology to meet the evolving needs of our customers. We are developing applications that leverage real-time capabilities, considering new ways for our customers to interact with us, using our analytic insights to offer more value and better pricing, providing greater stability for our customers and continuing to use technology to enhance productivity.



PRODUCTIVITY

We are continuously simplifying the way we do things to achieve better outcomes for our customers and our people. This is something good businesses do at all times and is critical to our long-term success. We are taking a process-by-process look at the Group, finding ways to improve turnaround times, reduce errors, and reduce unit costs.



STRENGTH

Through the global financial crisis we learnt that the Group's strength and stability makes us an organisation Australians trust to look after their money. A strong and flexible balance sheet is important to ensuring we can continue to support our customers and capitalise on opportunities.