

Reconciliation

Action Plan

February 2025 - February 2027



**We acknowledge and honour the
Traditional Custodians of the land on
which we meet, work and live.**

**We pay our respect to Aboriginal and
Torres Strait Islander cultures and to
Elders past, present and future.**

New beginnings

Pat Caruso

This story is twofold, in the way People First Bank is evolving as a new business and on our reconciliation journey.

People First Bank is centred on this composition, creating a safe space for people to come and learn, it also represents a safe space for our Aboriginal and Torres Strait Islander customers to do their banking.

It illustrates the learning of the team and the active engagement to educate others around them.

Illustrated are direct pipelines for information and education to occur, starting at People First Bank and these will permeate throughout our organisation and the communities we support.



Our artwork and the artist

We are proud to showcase an original design for our Innovate Reconciliation Action Plan based on the artwork, New beginnings by Eastern Arrernte artist Pat Caruso.

Pat is a talented story-teller, graphic designer and artist, whose unique journey of cross-cultural identity informs his creative work.

Born on Kaurna Country, Pat's connection to country and community was disrupted by his mother's removal from Alice Springs in the mid-1950s. Despite this event, Pat strongly identifies with both his Eastern- Arrernte and Italian heritage.

As a descendant of the Stolen Generation, Pat's path has been one of reclaiming his cultural roots. Over the past 20 years, he and his family have reconnected with their Eastern Arrernte heritage, travelling back to Country in Central Australia.

Pat is also the Founder and Director of We Create Print Deliver, an advertising agency established in 2015 and based on Kaurna Country in Adelaide's northern suburbs. Through this platform, Pat is building a lasting legacy that honours his heritage, while fostering a spirit of collaboration, knowledge sharing and reflection.

Pat developed the artwork New beginnings by working closely with the People First Bank RAP Working Group to understand our reconciliation journey and what we want to achieve as we move forward with our Innovate RAP.

A video of Pat explaining the meaning of the artwork is available on our website.



Our vision for reconciliation

Our vision for reconciliation is to help empower Aboriginal and Torres Strait Islander peoples with financial knowledge and capability, to help spark positive change for individuals and for their communities.

At People First Bank, our purpose is to deliver positive change through banking and as one of Australia's leading customer-owned banks, this means we will:



Utilise Include, our diversity and inclusion program, to build and maintain a culture where our employees understand First Nations' histories, celebrate cultures, and champion allyship.



Create employment pathways for First Nations' peoples and increase our spend with First Nations' businesses.



Ensure our products and services can be accessed fairly and easily by Aboriginal and Torres Strait Islander peoples no matter where they live.



Publicly demonstrate our support by working side by side with Aboriginal and Torres Strait Islander stakeholders and allies to spark positive change.



A message from our CEO



Steve Laidlaw

Chief Executive Officer
People First Bank

Reconciliation is deeply important to us at People First Bank.

By acknowledging our shared history, celebrating First Nations cultures and taking meaningful steps grounded in equality and understanding, we are contributing to a brighter future for all Australians.

Our Innovate RAP builds on the strong foundation of our Reflect RAP, launched in 2023. Since then, we have deepened our understanding of the challenges faced by Aboriginal and Torres Strait Islander peoples, partnered with First Nations-owned organisations and actively participated in reconciliation efforts.

The actions outlined in this RAP reflect our Vision and Purpose to deliver positive change through banking. By empowering Aboriginal and Torres Strait Islander peoples with financial knowledge and capability, we will help strengthen communities and generate greater opportunities.

Reconciliation is not just an organisational responsibility; it is a national priority.

Thank you to everyone who has helped guide this Innovate RAP, including our RAP Working Group, Reconciliation Australia, Jason Timor, artist Pat Caruso and the team at We Create Print Deliver, our partners and of course our people.

Together with the Board and leadership team, I look forward to delivering these commitments and contributing to the broader nationwide effort to achieve true reconciliation.



A message from our RAP Champion



Maria Ann-Camilleri

Chief Customer Officer
People First Bank

Reconciliation requires commitment, understanding and action. At People First Bank, our journey has been shaped by the passion and dedication of our people who have embraced the importance of building stronger relationships with Aboriginal and Torres Strait Islander communities.

Through our first RAP, we made significant progress. Our Innovate RAP builds on this.

We will foster a workplace that celebrates First Nations histories, cultures and allyship through our diversity and inclusion program, Include. We are committed to creating employment pathways, improving accessibility to our products and services, increasing procurement with First Nations businesses and collaborating with stakeholders to advance reconciliation.

True reconciliation is not achieved through grand gestures but through consistent, everyday actions.

Thank you to everyone who has contributed so far. Together, we can continue making a real difference for First Nations peoples and communities, and for Australia as a whole.



A message from Reconciliation Australia



Karen Mundine

Chief Executive Officer
Reconciliation Australia

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

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

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

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

By investigating and understanding the integral role it plays across its sphere of influence, People First Bank will create dynamic reconciliation outcomes, supported by and aligned with its business objectives.

An Innovate RAP is the time to strengthen and develop the connections that form the lifeblood of all RAP commitments. The RAP program's framework of relationships, respect, and opportunities emphasises not only the importance of fostering consultation and collaboration with Aboriginal and Torres Strait Islander peoples and communities, but also empowering and enabling staff to contribute to this process, as well.

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

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

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

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



Our business

People First Bank Banking for you, better for all

The successful merger and creation of People First Bank resulted from a shared vision to create a strong sustainable, national customer-owned banking organisation that would succeed in a rapidly changing market.

Our origins date back to 1875, making us one of Australia's longest-running financial institutions. Today, we have approximately \$25 billion in assets and 2,000 employees supporting our customers across Australia.

While we continue to operate under the Heritage Bank and People's Choice brands, we have begun rolling out our new People First Bank brand.

People First Bank is more than a new name. We have taken the opportunity to ensure we are a purpose-driven and customer focused financial institution that will deliver positive change for our customers and communities.

Our purpose and vision

To deliver positive change through banking.

Our strategic pillars



Doing good

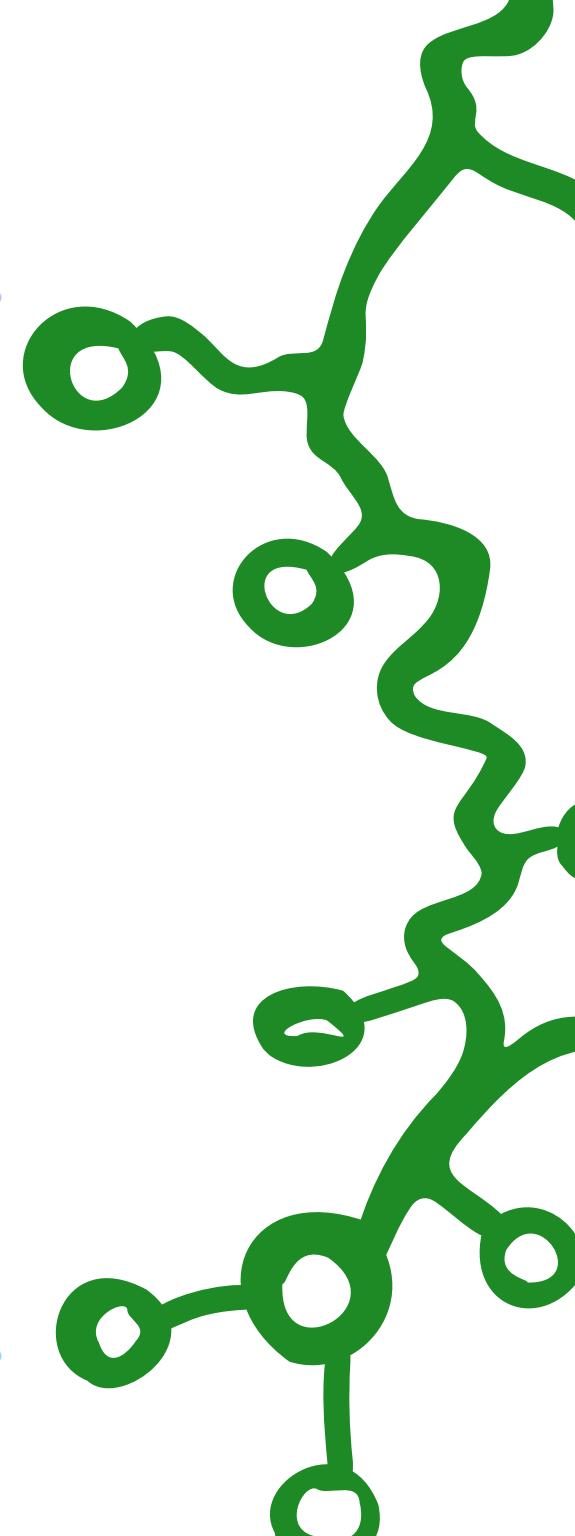
Doing good is the foundation of everything we do – for our customers, our communities, our people and our planet – as an environmentally and community-orientated banking organisation.

Simplicity

We are improving our processes and systems to be more efficient and make it easier to bank with us through simpler products and services.

Digital enablement

We are building new digital technology platforms to make your banking more convenient and secure – whether you are online, face to face, over the phone or using an App.



Our values

At People First Bank our values guide our behaviours and are foundational to our culture.

They represent what we care about most and guide how we work together and interact. They are the things that make us who we are at, and what sets us apart from other organisations. Our values provide clarity on the behaviours we expect from everyone as we go about our work. They can never be compromised or prioritised at the expense of another. Each value must ring true for all our people, in all situations.

By living our values in every action and interaction, and connecting to our purpose, People First Bank will continue to drive positive outcomes for our customers, our people, our communities, and the environment.



Passion

We love making a difference in people's lives



Trust

We're reliable, consistent and we do what we say



Authenticity

We're socially aware and stay true to our mutuality, always



Integrity

We're courageous and always do the right thing



Care

We care and protect for positive impact



Respect

We value the power of our collective; every perspective strengthens us

Our people bring our values to life.



Building an inclusive culture and diverse teams

At People First Bank we are creating a workplace that champions diversity, where everyone feels included, and where individuals with diverse backgrounds and experiences can thrive.

Include was launched in 2024 and is a program aimed at building a more diverse organisation and inclusive culture. The launch of *Include* was supported by our first company-wide Diversity Census to better understand and support all our employees.

Jack Buckskin welcomes People First Bank leaders to Kaurna Country.



Include

We include every, one.

Diversity & inclusion at People First Bank.

Include brings our Board-endorsed, three-year Diversity and Inclusion (D&I) strategy to life; guiding us to take informed and considered actions that contribute to our Doing Good strategic pillar.

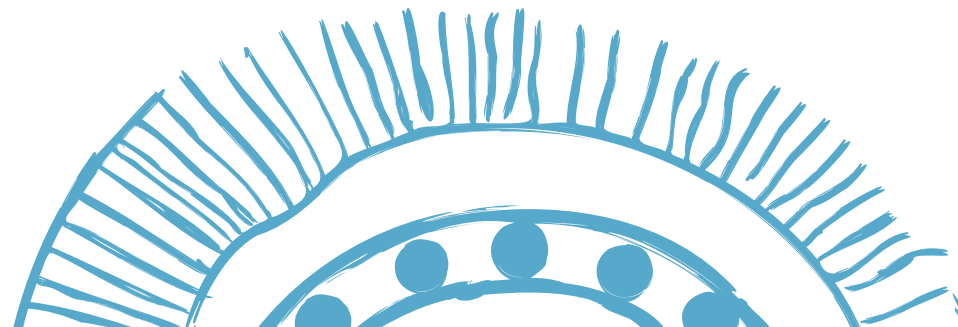
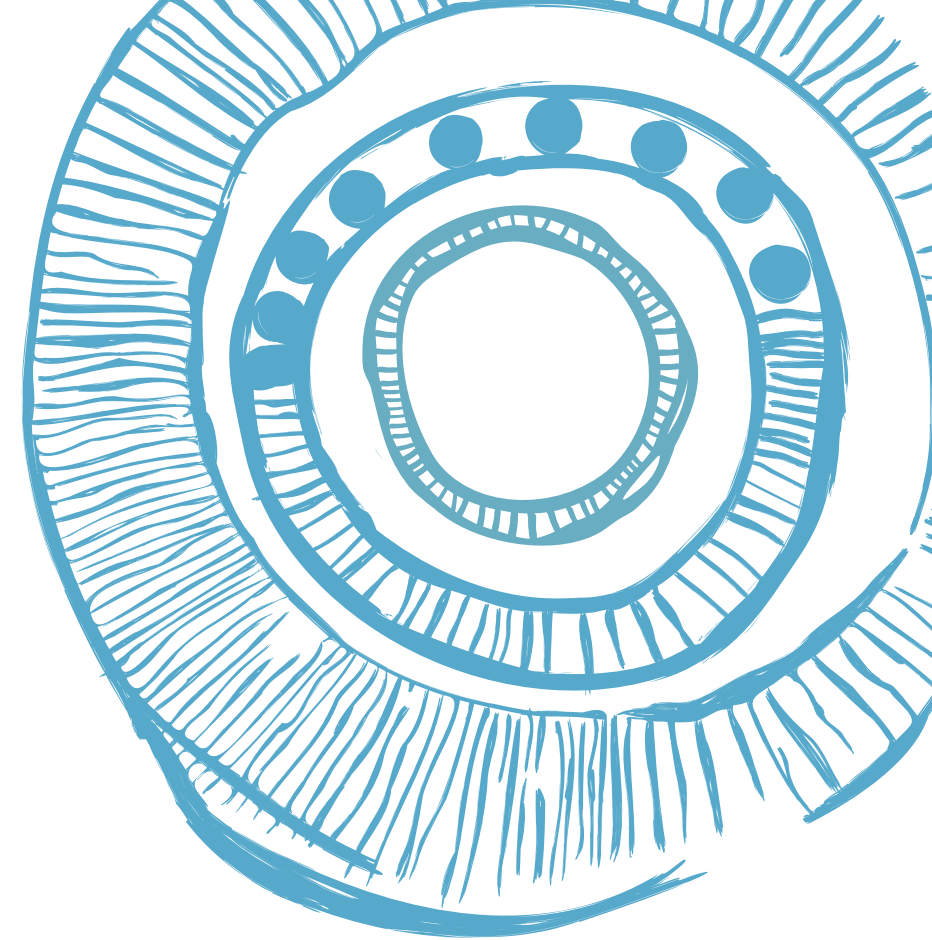
The Include program brings together elements of our D&I strategy, from resources, events and learning opportunities, to our policies and procedures, and ways our people can make a difference in building our inclusive culture.

By weaving diversity and inclusion into everything we do, we also create the thinking and innovation necessary to drive business outcomes. At People First Bank, we strive to create a workplace where our people feel safe to speak up, inspired to try new things and to be bold. We believe that everyone at People First Bank is responsible for consistently and intentionally promoting a culture of inclusion and building a truly inclusive workplace.

One of the initiatives we completed under our Include program was our first diversity census survey in February 2024. A question in this survey asked our people if they identified as an Aboriginal and Torres Strait Islander person; of the 62% of employees responded we had 16 employees say they identified as an Aboriginal and/or Torres Strait Islander person.

Sphere of Influence

Over the next two years we will collaborate with our peers within the banking sector, governing bodies, suppliers, partners and community-led organisations with a focus on fostering relationships that drive meaningful change. We are committed to listening from, talking to and engaging with organisations who we work with to understand how we can work together to drive positive outcomes for Aboriginal and Torres Strait Islander peoples. As a leading Australian customer-owned bank, we have the ability and responsibility to build strong relationships that allow us to understand the challenges faced by Aboriginal and Torres Strait Islander peoples when it comes to banking and how we can deliver better, more accessible banking services going forward.



Our RAP

We are proud to present our second RAP and our first as People First Bank. At People First Bank we are committed to supporting Australia's reconciliation journey which we believe is fundamental to achieving respect for, celebrating, and learning from Aboriginal and Torres Strait Islander peoples. Not only does this RAP signal our commitment to reconciliation by taking measurable and accountable action, but our journey also to get to this point shows a holistic approach to creating meaningful and sustainable relationships with our First Nations customers, employees and communities.

Our RAP Champion and Working Group

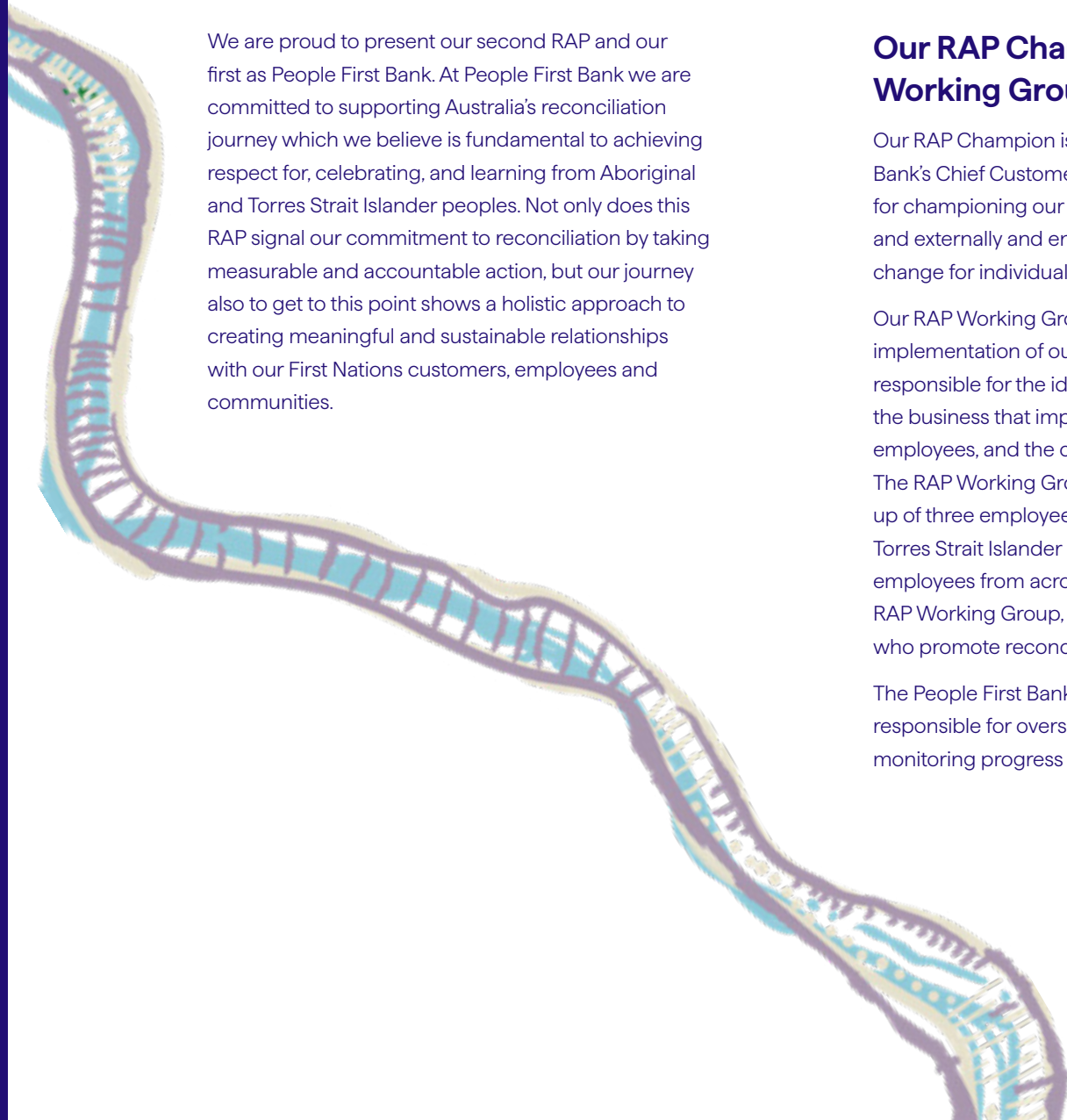
Our RAP Champion is Maria-Ann Camilleri, People First Bank's Chief Customer Officer. Maria-Ann is responsible for championing our reconciliation journey internally and externally and ensuring that we deliver positive change for individuals and their communities.

Our RAP Working Group is responsible for the implementation of our RAP commitments. It is also responsible for the identification of opportunities across the business that impact First Nations customers, employees, and the communities in which we operate. The RAP Working Group meets quarterly and is made up of three employees who identify as Aboriginal and Torres Strait Islander persons as well as non-Indigenous employees from across the business. In addition to our RAP Working Group, we have a network of champions who promote reconciliation across our business.

The People First Bank Sustainability Committee is responsible for overseeing the RAP Working Group and monitoring progress towards our RAP commitments.

Our RAP Working Group members are:

- Executive Manager, Sustainability & Community Impact
- Group Head, Brand & Marketing
- Head of Organisational Culture & Capability
- Head of Member Advocacy
- Head of Learning & Development
- Community Impact Lead
- Diversity & Inclusion Specialist
- Employee Relations Lead
- Talent Acquisition Lead
- Senior Leader, Group Procurement
- Senior Leader, Retail & Virtual Channels
- Branch Manager - Retail & Virtual Banking
- Experience Design Lead
- UI & UX Designer
- Administration Officer - Credit Management
- Business Manager - Technology & Transformation
- Manager, Scam Assist & Fraud Dispute Management
- Senior Corporate Affairs Lead



Our reconciliation journey

We launched our Reflect RAP in February 2023 as People's Choice Credit Union. Shortly after the launch, Heritage Bank and People's Choice Credit Union merged, and as part of our merger commitments pledged to complete all RAP deliverables under our new organisational name, Heritage and People's Choice.

Overview

26 commitments under the pillars of Relationships, Respect, Opportunities and Governance.

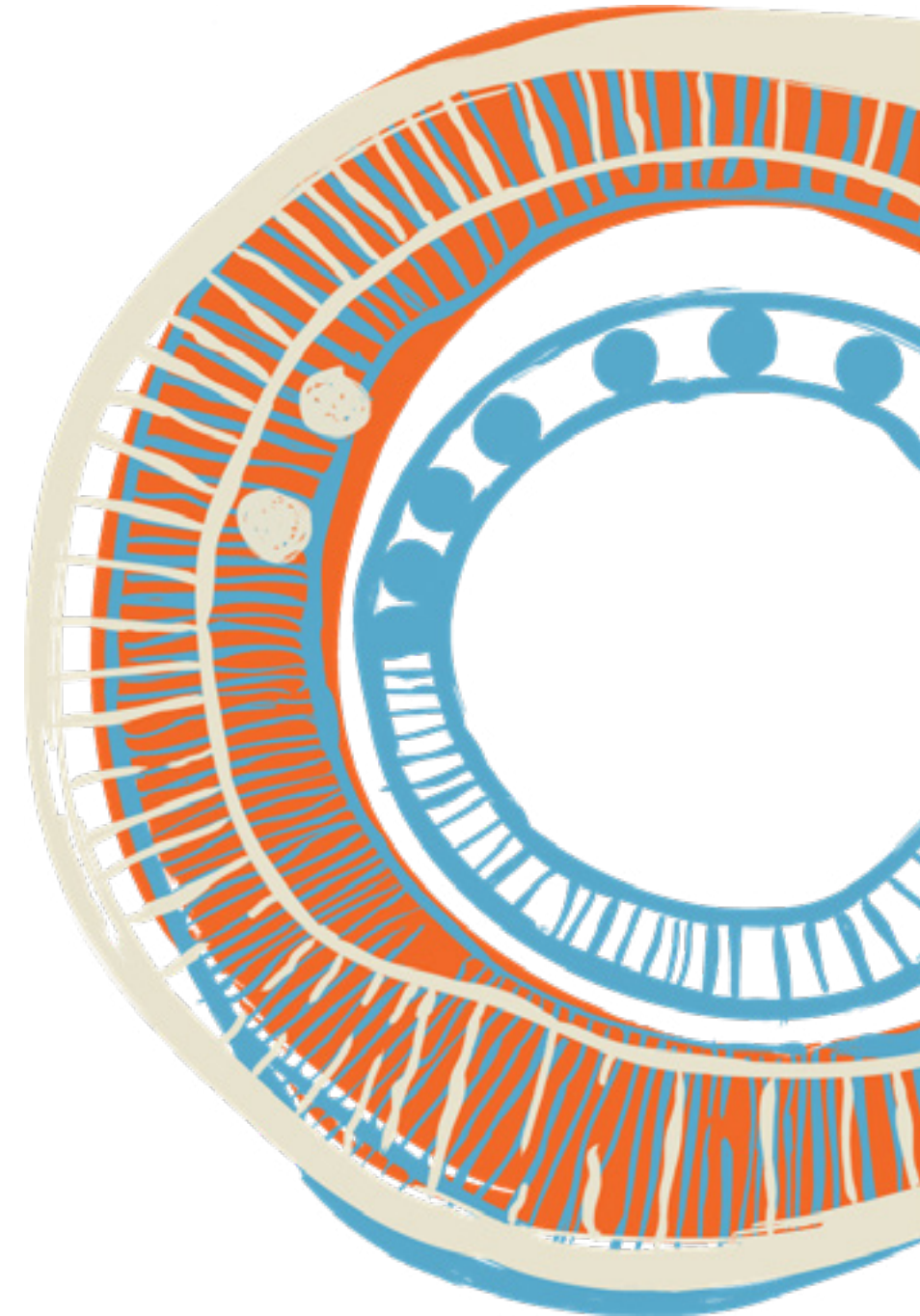
Environmental, Social, and Governance (ESG) Committee established in May 2023 to provide oversight of RAP and drive progress towards our achieving our commitments.

Heritage and People's Choice RAP Working Group established in May 2023 with five members who identify as an Aboriginal and Torres Strait Islander person.

We completed 25 of our 26 Commitments with Acknowledgement of Country signage in physical locations delayed, to align with the rollout of our new brand.

Positively, we also delivered reconciliation activities outside of our RAP commitments. Including our Voice to Parliament employee education program and cultural learning opportunities for our people.

Overall, our first RAP can be considered a success. We had some great achievements, overcame challenges and learned a lot in the process.



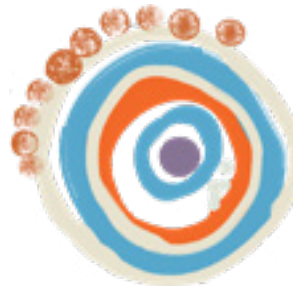
Our progress

In April 2024, we completed our inaugural Reflect RAP, with support from our dedicated RAP Working Group and employees across the organisation.

Our reconciliation efforts under our Reflect RAP included:

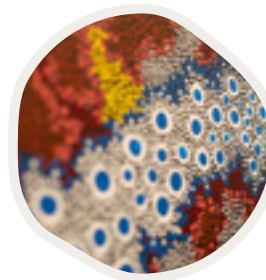


Partnering with First Nations organisations like the Darwin Buffaloes Football Club and cultural awareness trainer Petiola Wilson to help them support their communities.



Providing employees with resources and webinars to make informed choices on the Indigenous Voice to Parliament referendum.

Delivered mandatory cultural awareness training to all employees.



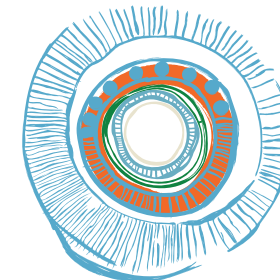
Partnering with Larrakia Nation to purchase artwork that reflects our connection to the community, now proudly displayed in our Palmerston branch.



Engaging employees in NAIDOC Week and National Reconciliation Week activities, focusing on education and local First Nation experiences.



Adopting Welcome to Country and Acknowledgement of Country protocols across the organisation, including at our 2023 Annual General Meeting, which was a first for our bank.



Collaborating with more than 25 organisations on reconciliation to share knowledge and insights.

Our learnings and challenges

Key learnings

Ensure Executive endorsement and a leader-led approach to communicating our 'why' for reconciliation

Develop key milestones and clear deliverables associated with commitments upfront

Integrate RAP commitments in work plans, business planning and prioritisation

Reconciliation, as with any change, takes time

Reconciliation is much more than a RAP

Change doesn't happen overnight

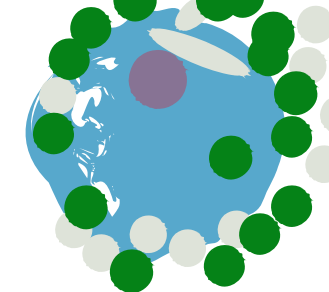
As with anything it takes time to embed change across an organisation. Through listening and engaging with Aboriginal and Torres Strait Islander stakeholders we have learnt a lot about their cultures, shared histories and the impacts of colonisation. Developing an understanding of what truly authentic role we can play, building trust and creating a safe workplace for our people has taken time. In developing our Innovate RAP and working towards our vision, we have been deliberate and taken the time to ensure the change is ambitious yet achievable and has endorsement from across the organisation.

Organisational change

Shortly after we launched our Reflect RAP we completed a significant merger between Heritage Bank and People's Choice. The focus on merger activities and the structural change caused by the merger caused a delay in achieving some of our commitments. Despite this, we worked hard to deliver our commitments and also managed to complete initiatives outside of our RAP.

Reconciliation became politicised

In 2023, Australians were asked to vote via a referendum on an Indigenous Voice to Parliament. We recognised our duty to our people, to ensure respectful conversations were occurring in the workplace. To support this, the RAP Working Group developed a Voice to Parliament employee education intranet hub which housed factual information about the Voice to Parliament that could be accessed by our people. We also hosted a Voice to Parliament webinar that was attended by more than 400 employees who heard from Jason Timor, a Badu Island man and Managing Director of Stonecrab Consulting. The webinar provided a safe space for our people to ask questions to deepen their understanding of the purpose of the referendum and to engage with this important topic.



Key highlights

Building meaningful relationships

Petiola Wilson, is a descendant for the Ngarrindjeri and Kaurna Nations and throughout our journey we have partnered with Petiola to deliver cultural awareness training to our RAP Working Group and deliver Welcome to Country ceremonies at our major events.

This included an organisational first, a Welcome to Country at our Annual General Meeting in Adelaide in November 2023. As a result of this relationship, we collaborated and funded a pilot Cultural Motivation program with Petiola, which aimed to improve the attendance, academic success and connection to culture of Aboriginal secondary school students in Adelaide's western suburbs. The program was held at the Warriappendi School, engaging with students who faced significant disadvantage. Over the course of four sessions the program showed the students that their culture and language should be celebrated, and the importance of education. With the help of Petiola, the program created a positive environment, encouraging students to take control of their lives by removing themselves from negative influences. Due to the success of the pilot, we have committed to providing funding for future programs.

Petiola Wilson delivers a Welcome to Country.



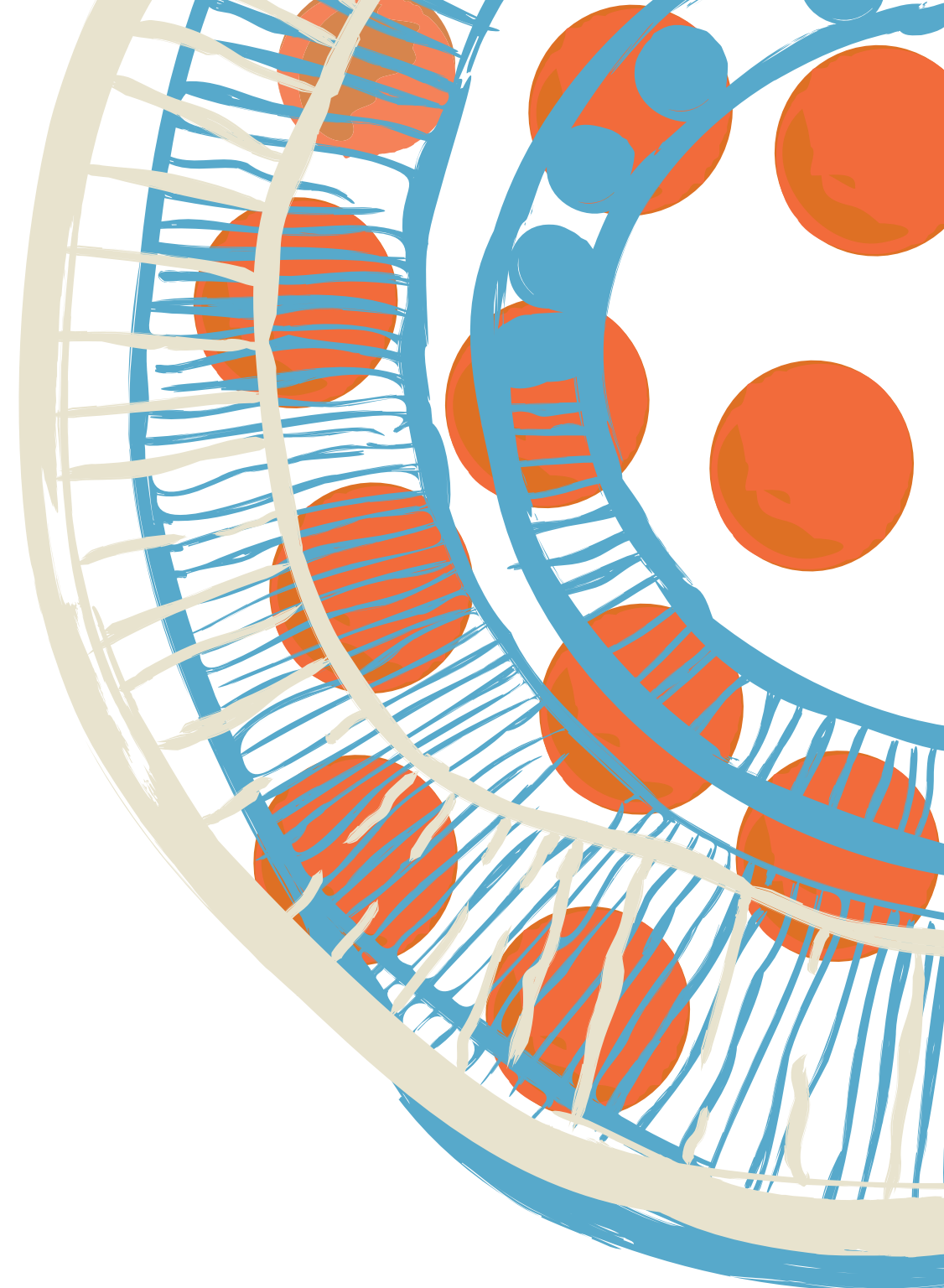
Key highlights

Our first Diversity Census

Early in 2024, we gave our people the opportunity to participate in our first annual Diversity Census, which was one of the commitments under our Reflect RAP.

Participation was strong with 62% of our people taking the time to share more about themselves, their diversity and their reflections on the diversity of People First Bank.

We gained some important insights, including that our people could see the progress we are making, and they were pleased to see our diversity and inclusion efforts becoming more visible in our organisation. Insights from this survey have been used to help inform commitments and deliverables in our Innovate RAP.



Key highlights

Celebrating Aboriginal and Torres Strait Islander cultures

In January 2024, we opened our new Palmerston branch in the Northern Territory. Our people wanted to recognise and celebrate the Traditional Custodians of Darwin, the Larrakia Peoples. We wanted to deliver an initiative that strengthened the sharing of Larrakia culture and creativity and decided that art was a perfect medium to do this.

We engaged with the Larrakia Nation, and our people selected an artwork piece painted by one of their well-known artists, Trephina Sultan-Thanguwa. The piece titled 'Desert Flowers' is now displayed with great pride in the branch and has been well received by customers.

In another first for People First Bank, the branch was officially opened with a Welcome to Country from Jeanenne McLennan, a proud Larrakia woman and Larrakia Nation Cultural Advisor.

Opening of our Palmerston branch.



Our Innovate RAP

In 2024, we embarked on a mission to mature our commitment to reconciliation by developing our second Reconciliation Action Plan. People First Bank enlisted the help of Stonecrab, a 100% Aboriginal and Torres Strait Islander-owned strategic consultancy, to assist with the ideation and initial development. Our Innovate RAP has been endorsed by our CEO and the Executive Committee. Maria-Ann Camilleri, our Chief Customer Officer has been appointed our RAP Champion, and Michael Töns, Executive Manager of Sustainability and Community Impact will continue as chair of our Working Group. Our Sustainability Committee will provide oversight of our RAP commitments and deliverables to ensure they have the required resources and budget allocation so they can be delivered successfully.

Our Process

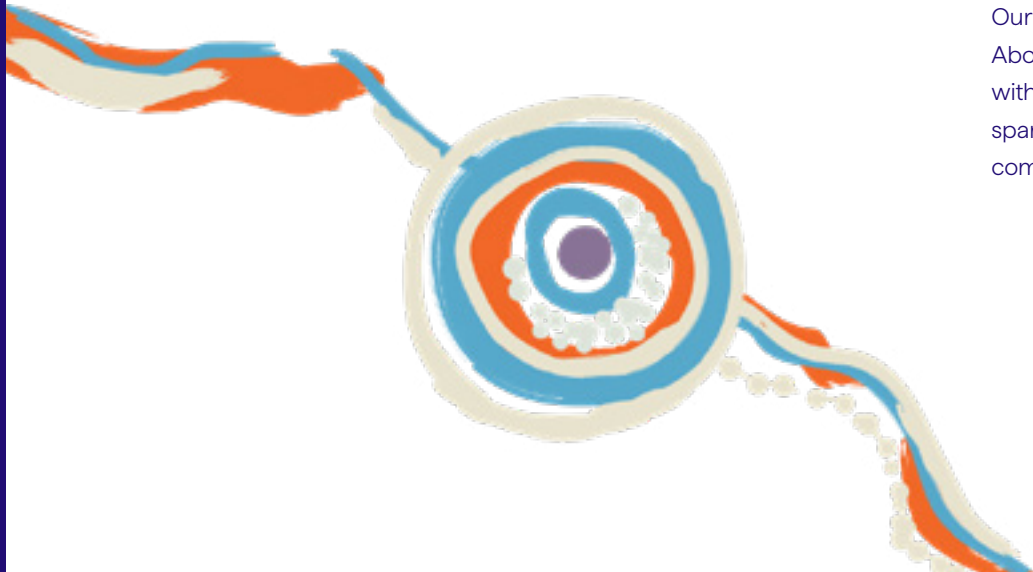
Stonecrab, with its expertise in Indigenous engagement, designed and facilitated a workshop with the People First Bank Executive team. This workshop achieved Executive alignment on why a Reconciliation Action Plan is important, the areas where we need to focus and reaffirmed the desire to proceed to a Innovate RAP.

Following the commitment and endorsement to proceed from our Executive team, Stonecrab designed and facilitated a reflection and ideation workshop with our RAP Working Group and selected senior stakeholders.

The outputs of this session helped us to develop our vision for reconciliation which has subsequently been endorsed by our Executive team:

Our vision for reconciliation is to help empower Aboriginal and Torres Strait Islander peoples with financial knowledge and capability, to help spark positive change for individuals and for their communities.

Stonecrab Owner, Jason Timor.





Relationships

At People First Bank we believe that building meaningful and mutually beneficial relationships with Aboriginal and Torres Strait Islander peoples and communities is critical to the success of our reconciliation journey. As a customer-owned bank we have always worked for the collective good of our communities and embed these relationships into our operations, it is in our DNA. We are committed to authentic and meaningful engagement with Aboriginal and Torres Strait Islander peoples, starting with our people to cultivate an ongoing cycle of learning and knowledge exchange, empowering our team and stakeholders to grow together. We look forward to continuing working with others to deliver meaningful change in our community and expanding on our existing relationships.

Action	Deliverable	Timeline	Responsibility
1. Establish and maintain mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.	Engage with Aboriginal and Torres Strait Islander stakeholders and organisations to review and update our guiding principles for engagement.	September 2025	Community Impact Lead
	Design, develop and deliver an engagement plan to work with relevant Aboriginal and Torres Strait Islander stakeholders and organisations.	February 2026	Community Impact Lead
	Engage a community engagement officer (First Nations identified role) to lead engagement activities with First Nations communities and organisations.	July 2026	Executive Manager, Sustainability & Community Impact
2. Build relationships through celebrating National Reconciliation Week (NRW).	Circulate Reconciliation Australia's NRW resources and reconciliation materials to our employees.	April, annually	Community Impact Lead
	RAP Working Group members to participate in external NRW events.	27 May - 3 June, annually	Executive Manager, Sustainability & Community Impact
	Encourage and support employees and leaders to participate in external events to recognise and celebrate NRW.	27 May - 3 June, annually	Executive Manager, Sustainability & Community Impact
	Organise and drive participation at internal NRW events across our dual Head Offices.	27 May - 3 June, annually	Community Impact Lead
	Host and promote an event for our key stakeholders during NRW*.	27 May - 3 June, annually	Executive Manager, Sustainability & Community Impact
	Register all our NRW events on Reconciliation Australia's NRW website.	27 May - 3 June, annually	Community Impact Lead



Relationships

Action	Deliverable	Timeline	Responsibility
3. Promote reconciliation through our sphere of influence.	Continue to reinforce the importance of reconciliation and our reconciliation activities to our employees and customers through an ongoing story telling content strategy.	February 2026	Executive Manager, Sustainability & Community Impact
	Communicate our commitment to reconciliation publicly.	October, annually	CEO
	Collaborate with like-minded organisations to understand where we can partner to positively influence external audiences and scope the design of how we can work together to advance reconciliation.	February 2026	Community Impact Lead
	Continue to identify, fund and promote opportunities for our employees to participate and connect with in First Nations culture throughout the year.	February 2026	Executive Manager, Sustainability & Community Impact
	Maintain a partnership with an Aboriginal and Torres Strait Islander-focussed community group in the Northern Territory.	September, annually	Community Impact Lead
4. Promote positive race relations through anti-discrimination strategies.	Consider anti-discrimination provisions when reviewing or developing people policies.	November 2025	Employee Relations Lead
	Develop, implement, and communicate an anti-discrimination policy for our organisation.	November 2025	Employee Relations Lead
	Engage with Aboriginal and Torres Strait Islander employees and/or Aboriginal and Torres Strait Islander advisors to consult on our anti-discrimination policy.	September 2025	Employee Relations Lead and Diversity & Inclusion Specialist
	Educate senior leaders on the effects of racism.	November 2026	Head of Organisational Culture & Capability



Respect

At People First Bank, we acknowledge Aboriginal and Torres Strait Islander peoples as the First Australians and are proud to contribute to shaping a future where their cultures, histories, knowledge, and rights are woven into our everyday. Respect is one of our core values, valuing the power of our collective and understanding all perspectives to strengthen us. We are committed to building on the foundations of our Reflect RAP through strengthening our education initiatives for our employees and importantly putting this into practice. We will utilise our new Diversity & Inclusion program, Include, to increase our employees' understanding and respect for Aboriginal and Torres Strait Islander peoples, histories, and culture across our organisation.

Action	Deliverable	Timeline	Responsibility
5. Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights through cultural learning.	Provide opportunities for RAP Working Group members, People and Culture (P&C) leaders and other key individuals to participate in cultural learning.	November, annually	Diversity and Inclusion Specialist & Community Impact Lead
	Consult with local Traditional Owners and/or Aboriginal and Torres Strait Islander advisors in order to develop and implement a cultural learning roadmap.	November 2025	Head of Learning & Development
	Design, develop and deliver a cultural learning roadmap for our people, including conducting annual reviews of cultural learning needs within our organisation.	November 2026	Head of Learning & Development
	Design, develop and deliver internal content strategy that reinforces our reconciliation journey to all employees including our People First Bank RAP commitments.	February 2025	Community Impact Lead
	Deliver regular opportunities for our employees to engage with First Nations stakeholders and advisors via webinars and workshops to help deepen their understanding of Aboriginal and Torres Strait Islander cultures and histories.	November 2026	Community Impact Lead



Respect

Action	Deliverable	Timeline	Responsibility
6. Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.	Increase and continue to embed employee understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols.	February, annually	Executive Manager, Sustainability & Community Impact
	Review annually and continue to communicate the availability and importance of our cultural protocol document, including protocols for Welcome to Country ceremonies and Acknowledgement of Country guidelines.	July, annually	Community Impact Lead
	Install Acknowledgement of Country signage at all our physical locations.	December 2025	Group Head Brand & Marketing
	Continue to invite a local Traditional Owner or Custodian to provide a Welcome to Country or other appropriate cultural protocol at significant events each year, including our AGM.	February, annually	Executive Manager, Sustainability & Community Impact
	Continue to encourage leaders to include an Acknowledgement of Country or other appropriate protocols at the commencement of both significant internal and external meetings, workshops, planning days and public events.	February, annually	Executive Manager, Sustainability & Community Impact
	Explore the use of Traditional place names on relevant digital channels and printed collateral.	July 2025	Group Head Brand & Marketing
	Review people policies to identify where improvements could be made to support observances of cultural protocols.	November 2026	Diversity & Inclusion Specialist



Respect

Action	Deliverable	Timeline	Responsibility
7. Build respect for Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC Week.	RAP Working Group members to participate in external NAIDOC Week events.	First week of July, annually	Executive Manager, Sustainability & Community Impact
	Maximise opportunities for employees to participate in NAIDOC Week activities.	First week of July, annually	Diversity & Inclusion Specialist and Community Impact Lead
	Leaders to promote and encourage participation in external NAIDOC week events to their teams.	First week of July, annually	Executive Manager, Sustainability & Community Impact
	Sponsor an external NAIDOC week event annually.	First week of July, annually	Executive Manager, Sustainability & Community Impact
	Build respect for Aboriginal and Torres Strait Islander cultures and histories by publishing a calendar of events and dates that celebrate Aboriginal and Torres Strait Islander peoples, cultures, and histories.	January, annually	Diversity & Inclusion Specialist and Community Impact Lead



Opportunities

Key to our customer-centric approach is to ensure banking is accessible, simple, safe and understanding of customers from all walks of life. We will focus on working collaboratively with stakeholders to improve our services for our First Nations customers. We want to empower Aboriginal and Torres Strait Islander peoples and ensure they have the financial knowledge and capability to thrive. We are also committed to creating a culture where everyone feels included and champions diversity. We will focus on embedding this culture internally, from recruitment to retention, as well as externally through our supply chain and community programs.

Action	Deliverable	Timeline	Responsibility
8. Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention, and professional development.	Build an understanding of our current Aboriginal and Torres Strait Islander workforce to inform future employment and professional development opportunities.	November 2025	Diversity & Inclusion Specialist
	Engage with Aboriginal and Torres Strait Islander employees to consult on recruitment, retention and professional development.	November 2026	Diversity & Inclusion Specialist and Talent Acquisition Lead
	Advertise job vacancies to effectively reach Aboriginal and Torres Strait Islander stakeholders.	January 2027	Talent Acquisition Lead
	Improve understanding of Aboriginal and Torres Strait Islander peoples recruitment, retention and professional development.	November 2026	Head of Organisational Culture & Capability
	Review our recruitment procedures and policies to identify future opportunities to support Aboriginal and Torres Strait Islander peoples participation in our workplace.	November 2025	Diversity & Inclusion Specialist
	Provide cultural awareness and sensitivity training for leaders and recruitment specialists involved in the recruitment and hiring of Aboriginal and Torres Strait Islander peoples.	November 2025	Head of Learning & Development
	Establish an internal mentorship program for First Nations employees to support career aspirations.	November 2026	Head of Organisational Culture & Capability
	Undertake consultation with First Nations employees to understand what a culturally safe workplace looks like from their perspective.	November 2025	Diversity & Inclusion Specialist



Opportunities

Action	Deliverable	Timeline	Responsibility
9. Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.	Scope, design and implement how supporting First Nations businesses is included in our procurement strategy.	November 2025	Senior Leader Group Procurement
	Become a Supply Nation member.	December 2025	Executive Manager, Sustainability & Community Impact
	Develop and communicate opportunities for procurement of goods and services from Aboriginal and Torres Strait Islander owned businesses to employees.	November 2025	Senior Leader Group Procurement
	Review and update procurement policies to remove barriers to procuring goods and services from Aboriginal and Torres Strait Islander owned businesses.	November 2025	Senior Leader Group Procurement
	Continue to develop commercial relationships with Aboriginal and/or Torres Strait Islander owned businesses.	January 2026	Senior Leader Group Procurement
	Modify People First Bank's Procurement Policy to require consideration of First Nations suppliers.	November 2026	Senior Leader Group Procurement
	Introduce Code of Conduct for Suppliers to encourage the engagement of First Nations suppliers and higher representation of Aboriginal and Torres Strait Islander peoples in workforces.	November 2025	Senior Leader Group Procurement



Opportunities

Action	Deliverable	Timeline	Responsibility
10. Improve our banking services for our Aboriginal and Torres Strait Islander members.	Scope and deliver training and tools that empower our customer-facing employees to better service our Aboriginal and Torres Strait Islander members.	February 2026	Senior Leader Virtual Banking
	Continue to collaborate with community-led organisations, industry bodies and our peers to identify and understand the challenges faced by First Nations peoples with their everyday banking needs.	June 2025	Head of Member Advocacy
	Explore opportunities to improve on our processes and services to enhance the customer experience for Aboriginal and Torres Strait Islander customers.	February 2026	Head of Member Advocacy
	Work with relevant stakeholders to embed improvements in our business and measure the success.	December 2026	Head of Member Advocacy
	Continue to participate in industry working groups to identify how People First Bank can improve services and accessibility for regional customers.	February 2027	Head of Member Advocacy
	Explore partnership with Good Shepherd, state and federal governments, and other organisation to make accessible no-interest loans (NILS) to low income Aboriginal and Torres Strait Islander peoples.	June 2026	Head of Member Advocacy
11. Strengthen Aboriginal and Torres Strait Islander groups' and organisations' participation in our community and sponsorship programs	Conduct a review of our Foundation, Community and Sponsorship programs to identify any challenges and barriers that Aboriginal and Torres Strait Islander groups or organisations have in participating.	November 2025	Group Head of Brand & Marketing and Executive Manager, Sustainability & Community Impact
	Review and recommend for implementation any elements that remove barriers and increase participation within these groups.	November 2026	Group Head of Brand & Marketing



Governance

At People First Bank we know that a strong governance framework will ensure that our actions and deliverables will be successfully implemented over the next two years. Our Executive team is fully committed to supporting the delivery of our actions and deliverables with adequate resourcing and funding. We will be diligent in monitoring and tracking on our progress.

Action	Deliverable	Timeline	Responsibility
12. Establish and maintain an effective RAP Working Group (RWG) to drive governance of the RAP.	Maintain Aboriginal and Torres Strait Islander peoples representation on the RWG.	January 2026	Executive Manager, Sustainability & Community Impact
	Review and apply updated Terms of Reference for our RWG.	February, annually	Executive Manager, Sustainability & Community Impact
	RWG to meet four times per year to drive and monitor implementation of RAP deliverables.	February, May, August, November, annually	Community Impact Lead
13. Provide appropriate support for effective implementation of RAP commitments.	Define resource needs for RAP implementation.	February 2025	Executive Manager, Sustainability & Community Impact
	Drive leader and employee engagement to deliver RAP commitments.	February 2026	Executive Manager, Sustainability & Community Impact
	Implement a system to track delivery and reporting of RAP commitments.	February 2026	Executive Manager, Sustainability & Community Impact
	Appoint a RAP Champion from the Executive team.	February 2025	CEO



Governance

Action	Deliverable	Timeline	Responsibility
14. Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally.	Contact Reconciliation Australia to verify that our primary and secondary contact details are up to date, to ensure we do not miss out on important RAP correspondence.	June, annually	Community Impact Lead
	Contact Reconciliation Australia to request a unique link, to access the online RAP Impact Survey.	1 August, annually	Community Impact Lead
	Complete and submit the annual RAP Impact Survey to Reconciliation Australia.	30 September, annually	Community Impact Lead
	Report and communicate annually, both internally and externally our RAP achievements, challenges and learnings.	September, annually	Executive Manager, Sustainability & Community Impact
	Participate in Reconciliation Australia's biennial Workplace RAP Barometer.	April 2026	Community Impact Lead
	Submit a traffic light report to Reconciliation Australia at the conclusion of this RAP.	February 2027	Community Impact Lead
15. Continue our reconciliation journey by developing our next RAP.	Register via Reconciliation Australia's website to begin developing our next RAP.	August 2026	Community Impact Lead

Contact Details

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