



Banking for life



Reflect
Reconciliation Action Plan

February 2023 – February 2024





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Acknowledgement of Country

In the spirit of reconciliation, People’s Choice acknowledges the Traditional Custodians of Country throughout Australia and their connections to land, sea and community. We pay our respect to their Elders past and present and extend that respect to all Aboriginal and Torres Strait Islander peoples today.

Our Artwork



Artwork by Gabriel Stengle Kurna, Ngarrindjeri, Narungga, Wirangu Woman of South Australia

Gabriel Stengle, a proud Kurna, Ngarrindjeri and Nurrunga woman from South Australia, has created a bespoke piece of art which tells the story of People's Choice and our Reconciliation Action Plan.

Titled "Community" this piece encompasses all the people who are connected through and by our organisation.

The centre waterholes represent our three pillars:

Thriving Environments - advocating for positive, ethical and environmental change;

Thriving Communities - empowering people through action focused on well-being, resilience, and strength; and

Thriving Individuals - giving people the confidence and strength to flourish.

The surrounding waterholes signify the many communities that we serve and how they are connected. Those waterholes are in turn surrounded by the people who are "the heart and centre of what People's Choice stands for" and who we encourage and help empower as individuals and communities.

A Message from People's Choice CEO Steve Laidlaw



On behalf of all of us at People's Choice, it's my great pleasure to present our first Reconciliation Action Plan (RAP).

This document is a significant and positive step forward for our organisation but, more importantly, it is only the beginning.

People's Choice is fully committed to an ongoing and long-term effort to promote reconciliation with Aboriginal and Torres Strait Islander people and their communities across Australia.

While this undertaking is fully supported by our Board and Executive, I am proud to say that our inaugural RAP was initiated, driven, and crafted by employees from across our organisation who volunteered their time and expertise to make it a reality.

As is normal for an organisation starting this journey, this is a Reflect RAP which is designed to help us develop relationships with First Nations stakeholders, assist us to better understand the issues and options, and clarify our long-term vision for progressing positive change.

Working with Reconciliation Australia, we have identified and committed to a range of specific actions over the next 12 months built around four pillars of Relationships, Respect, Opportunities and Governance.

We will be acting transparently, communicating our progress and continually learning.

People's Choice has always been committed to helping our members, our people and the communities where we live and work.

Taking positive action on reconciliation will make us a better organisation, and it will contribute to making a better Australia.

I invite you all to join us.

A handwritten signature in black ink, appearing to read 'Steve Laidlaw', written over a light grey rectangular background.

Steve Laidlaw
Chief Executive Officer
People's Choice

A Message from Reconciliation Australia CEO Karen Mundine



Reconciliation Australia welcomes People's Choice Credit Union to the Reconciliation Action Plan [RAP] program with the formal endorsement of its inaugural Reflect RAP.

People's Choice Credit Union joins a network of more than 1,100 corporate, government, and not-for-profit organisations that have made a formal commitment to reconciliation through the RAP program.

Since 2006, RAPs have provided a framework for organisations to leverage their structures and diverse spheres of influence to support the national reconciliation movement. The program's potential for impact is greater than ever, with close to 3 million people now working or studying in an organisation with a RAP.

The four RAP types — Reflect, Innovate, Stretch and Elevate — allow RAP partners to continuously develop and strengthen reconciliation commitments in new ways. This Reflect RAP will lay the foundations, priming the workplace for future RAPs and reconciliation initiatives.

The RAP program's strength is its framework of relationships, respect, and opportunities, allowing an organisation to strategically set its reconciliation commitments in line with its own business objectives, for the most effective outcomes.

These outcomes contribute towards the five dimensions of reconciliation: race relations; equality and equity; institutional integrity; unity; and historical acceptance.

It is critical to not only uphold all five dimensions of reconciliation, but also increase awareness of Aboriginal and Torres Strait Islander cultures, histories, knowledge, and leadership across all sectors of Australian society.

This Reflect RAP enables People's Choice Credit Union to deepen its understanding of its sphere of influence and the unique contribution it can make to lead progress across the five dimensions. Getting these first steps right will ensure the sustainability of future RAPs and reconciliation initiatives, and provide meaningful impact toward Australia's reconciliation journey.

Congratulations People's Choice Credit Union, welcome to the RAP program, and I look forward to following your reconciliation journey in the years to come.

Karen Mundine
Chief Executive Officer
Reconciliation Australia

About People's Choice

People's Choice Credit Union is one of the largest Credit Unions in Australia and has been empowering members to achieve their financial goals through modern banking and personal service since 1949.

People's Choice has always existed to serve members and we've always been 100% member owned, offering a range of retail banking products and services.

People's Choice serves approximately 390,000 members across Australia through our digital presence and our 33 branches and lending and advice centres in South Australia, the Northern Territory and Victoria. People's Choice regularly ranks among the top Australian Financial Institutions when it comes to meeting the needs of our members, with levels of customer satisfaction, trust and advocacy that are among the leaders in the financial services industry. We have a strong community focus with annual contributions far exceeding national averages. Including funds raised through the People's Choice Community Lottery and other initiatives such as sponsorships, employee volunteering programs and community engagement activities.

People's Choice members are served by a dedicated team of ~ 900 employees who are based in South Australia, Victoria and the Northern Territory, where we operate branches. Our Head Office and Contact Centre is based in Adelaide. While the number of Aboriginal and Torres Strait Islander employees is currently not known, we will work within this RAP to determine culturally appropriate ways to understand this.

At People's Choice our purpose is simple 'working with our members for a sustainable future'. We are here to work shoulder to shoulder with our members, not just to meet their financial service needs, but to enable dreams, aspirations and a fulfilling life.

As an organisation, we are absolutely committed to our values which are embedded across our business:

- **Prospering and Growing;**
- **Caring For You;**
- **Supporting our Communities; and**
- **Integrity and Trust.**



People's Choice Darwin & Palmerston team with PJ Andrews, Darwin Buffaloes Football Club Junior Vice President

Our Diversity & Inclusion Plan

Our Commitment to diversity and inclusion extends to everyone at all levels of the organisation as we shape a workplace where everyone is respected, valued and feels safe, to contribute and thrive – where diversity of experience and perspective are celebrated and valued for the benefit of our people, members and the communities we work and live in.

In 2022, our Board approved a comprehensive Workplace Diversity & Inclusion Strategy which provides a roadmap to a more diverse and inclusive workplace through deliberate and planned activities.

The strategy was launched in 2022 and established measurable targets that will be monitored annually to drive and direct progress. The first year of activity will be focused on building the foundations to support a more diverse and inclusive organisation. We see the development of our Reflect RAP as a core foundation of our Diversity & Inclusion Plan.



Jess Davies-Huynh, proud Kauri woman delivering the Welcome to Country at People's Choice United Leadership Day

Our Commitment to the Environment

As a proudly member-owned banking organisation, ethical and responsible practices are enshrined in the People's Choice business model and constitution. Our purpose is to work with our members for a sustainable future, not to maximise shareholder profits like the major banks. During 2021/22, People's Choice broadened this longstanding focus on supporting members and their communities by establishing a wider range of environment, social and governance [ESG] objectives and initiatives.

The development of an ESG framework, overseen by an ESG steering committee with regular reporting to the Executive team and Board, is driving activity to embed further sustainable business practices into People's Choice. Our ESG framework is based upon the B Corp stakeholder governance model which seeks to ensure businesses are accountable to people and the planet by considering the five perspectives of governance, employees, environment, members and community.



Our *Reflect* Reconciliation Action Plan

In 2022, our Board and Directors identified as part of the People's Choice Strategic Plan that developing our first Reflect Reconciliation Action Plan was a key priority. Our Board and Executive are fully committed to the development of this Reflect RAP, the first step in our longer-term commitment to reconciliation and supporting Aboriginal and Torres Strait Islander people and their communities.

To live up to our values, we believe we need to provide better support, and have a better understanding, of Aboriginal and Torres Strait Islander peoples – as our members, employees or part of our wider community.

At its core, we believe reconciliation is about building respectful relationships between Aboriginal and Torres Strait Islander people and the wider Australian community to enable us to work together to close the gaps, and to achieve a shared sense of fairness and justice.

Our RAP Journey

People's Choice has a proud history of serving our Aboriginal and Torres Strait Islander members across Australia. We're committed to developing our first Reconciliation Action Plan to allow us to strengthen and deepen our knowledge of and connection with, Aboriginal and Torres Strait Islander peoples. We are committed to proactively working towards reconciliation. And while we have made efforts previously, by developing and carrying out a formal Reconciliation Action Plan we will be able to do more and do it within the correct framework.

At People's Choice we want to promote understanding, equality, and progress.

By developing a Reflect Reconciliation Action Plan it provides us with a clear pathway to create meaningful outcomes with Aboriginal and Torres Strait Islander Peoples. It will help us create real action and we're excited by the opportunities that are in front of us as we implement our Reflect Reconciliation Action Plan actions with a clear purpose.

Our RAP Working Group was established in April 2022 and is made up of employees from across Australia with differing backgrounds. As we established our working group, we sought team members who identify as First Nations peoples to be part of our journey. There were no nominations from Aboriginal and Torres Strait Islander people to be part of our RAP working Group, we're committed to engaging with our Aboriginal and Torres Strait Islander employees to encourage them to join our RAP Working Group in the future.

Members of our working group are:

- Daniel Schuitemaker
- Meegan Sancilio
- Scotia Lockwood
- Therese Lorkin
- Liam Hunt
- Nichola Kapitza
- Jonathan Revitt
- David Porter
- Nicholas Dinan
- Sharon Cowan
- Steve Hose
- Sumit Singh
- Cerise Dray
- Danielle Edwards

Appointment of our RAP Champion - Daniel Schuitemaker

We're proud of the work our RAP Working Group has completed to help embed the importance of reconciliation across the organisation and with our members. An overview of these activities is outlined on the following pages.



Darwin Buffaloes Football Club

Employee engagement

- All RAP Working Group members attended a full day cultural awareness training session provided by Corporate Cultcha. This was also attended by People's Choice Senior Leaders and members of our Executive team.
- An Intranet Site was created and launched as part of National Reconciliation Week 2022 that provides all employees with valuable resources on:
 - › Acknowledgement of Country and Welcome to Country protocols for our employees.
 - › An overview of Traditional Landowners in all the locations we operate to help our people deliver meaningful and correct Acknowledgement of Country statements.
- Introduction of a Welcome to Country ceremony at all major corporate gatherings.
- Organisation of a NAIDOC event (head office): this was led by Uncle Tamaru who provided valuable information about the cultural understanding and history of the Kaurna people. This session was fully subscribed and was open to all head office employees to attend.
- National Reconciliation Week Conference [Sydney] – People's Choice funded three employees to attend this conference.

Member engagement

- In July 2022, we communicated to our members via our website, social media and via our quarterly eDM our commitment to Reconciliation.
- In our 21/22 Annual Report we reinforced our commitment.

We're committed to continuing to share with our members the progress and initiatives we're undertaking on our reconciliation journey and providing them practical information on how they can get involved.

Our engagement with local communities and Reconciliation Australia Partners

In the Northern Territory we've engaged with local service providers Anglicare NT to listen and understand how our systems are making it hard for local remote NT communities to bank with People's Choice. Through the engagements, we mutually identified a number of areas to improve, including, Cultural Training for our people, relevant Marketing [NT Branches having no Aboriginal and Torres Strait Islander people displayed] and updates to our policies/processes to support our Aboriginal and Torres Strait Islander members access our services through a more culturally responsive identification process. In Darwin we're also proud partners of the Darwin Buffaloes Football Club and are sponsoring their junior teams in the upcoming season of the Northern Territory Football League. We're proud to partner with them to help increase youth participation in sports.



Uncle Tamaru proud Kaurna man speaking to People's Choice employees during NAIDOC Week

Through our partnerships with the Western Bulldogs (AFL) and Adelaide Strikers (WBBL and BBL), we have had great discussions on how we can work together on future reconciliation initiatives and help each other in the developments of our Reconciliation Action Plans.

Through our partnership with the Adelaide Strikers we organised a session with Jason 'Dizzy' Gillespie and our RAP Working Group. Jason talked through his journey as Australia's first Aboriginal and Torres Strait Islander Australian Test Cricketer and what reconciliation meant to him.

We're proud to have developed a relationship with Reconciliation SA. We understand that we're at the start of our reconciliation journey and require guidance in the development of our plan.

Through the development of our Reconciliation Action Plan, we are committed to engaging with other traditional land councils in the areas where our people work and live. This includes the Larrakia Nation in Darwin and the Central Land Council in Alice Springs.

People's Choice *Reflect* Reconciliation Action Plan Actions

Relationships

Action	Deliverable	Timeline	Responsibility
1. Establish and strengthen mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.	Identify Aboriginal and Torres Strait Islander stakeholders and organisations within our local areas and those important to our members and communities and begin engagement activities to create a shared understanding between us.	November 2023	Head of Public Affairs, Communications & Planning
	Research best practice and principles that support partnerships with Aboriginal and Torres Strait Islander stakeholders and organisations.	November 2023	Head of Public Affairs, Communications & Planning
2. Build relationships through celebrating National Reconciliation Week (NRW).	Circulate relevant Reconciliation Australia's NRW resources and reconciliation materials through our intranet site and promote their availability and importance to our people.	April 2023	Corporate Communications Leader
	RAP Working Group members to drive awareness internally of NRW and participate in external events.	27 May- 3 June 2023	Head of Organisational Capability
	Encourage and support employees and senior leaders to participate in at least one external event to recognise and celebrate NRW.	27 May- 3 June 2023	Head of Organisational Capability
	Encourage and promote attendance at NRW events to our people via our Intranet and communications to our leaders in the lead up to NRW.	April 2023	Corporate Communications Leader
3. Promote reconciliation through our sphere of influence.	Provide ongoing updates [at least 2 x per year] to our people on our commitment to reconciliation through appropriate internal communication channels.	December 2023	Head of Public Affairs, Communications & Planning
	Continue to identify external stakeholders that our organisation will engage with on our reconciliation journey.	June 2023	Executive Manager, Sustainability & Community Impact
	Identify RAP and other like-minded organisations to approach to collaborate with on our reconciliation journey.	June 2023	Executive Manager, Sustainability & Community Impact
4. Promote positive race relations through anti-discrimination strategies.	Research best practice and policies in areas of race relations and anti-discrimination and update our Executive team on anti-discrimination best practices identified above to use in forming ongoing work practices and asset development	November 2023	Head of Organisational Capability
	Conduct a review of HR policies and procedures to identify existing anti-discrimination provisions, and update where needed to promote positive race relations.	November 2023	Head of Organisational Capability



Respect

Action	Deliverable	Timeline	Responsibility
5. Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights through cultural learning.	Develop a business case for increasing understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights within our organisation.	December 2023	Head of Organisational Capability
	Conduct a review of cultural learning needs within our organisation and develop a learning and develop a cultural learning strategy for People's Choice.	October 2023	Head of Organisational Capability
6. Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.	We will continue to maintain, review and update our cultural protocols Intranet hub to communicate the use of Acknowledgement of Country, Welcome to Country and other important information,	March 2023	Head of Public Affairs, Communications & Planning
	Increase employees' understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols through updated content on People's Choice's intranet and engagement activities.	August 2023	Corporate Communications Leader
	Engage with Traditional Owners to develop and display Acknowledgement of Country statements in our branch and office locations	December 2023	Executive Manager, Sustainability & Community Impact
7. Build respect for Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC Week.	Raise awareness and share information amongst our staff about the meaning of NAIDOC Week through communication activities such as intranet article, visual displays in head-office and on all employees' computers.	May 2023	Corporate Communications Leader
	Introduce our staff to NAIDOC Week by promoting external events in our local area through listing activities on our dedicated intranet site and promoting through internal communication channels.	June 2023	Corporate Communications Leader
	RAP Working Group to participate in an external NAIDOC Week event.	July 2023	Head of Organisational Capability
	Promote the significance and celebration of NAIDOC Week to our membership base through social media and digital screens in our offices.	July 2023	Executive Manager, Sustainability & Community Impact



Opportunities

Action	Deliverable	Timeline	Responsibility
8. Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention and professional development.	Develop a business case for Aboriginal and Torres Strait Islander employment within our organisation.	December 2023	Head of Organisational Capability
	Build understanding of current Aboriginal and Torres Strait Islander staffing to inform future employment and professional development opportunities.	December 2023	Head of Organisational Capability
9. Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.	Develop a business case for procurement from Aboriginal and Torres Strait Islander owned businesses.	January 2024	Head of Finance
	Investigate Supply Nation membership.	January 2024	Head of Finance



Governance

Action	Deliverable	Timeline	Responsibility
10. Establish and maintain an effective RAP Working Group (RWG) to drive governance of the RAP.	Maintain a RWG to govern RAP implementation.	December 2022	Head of Brand & Marketing
	Draft a Terms of Reference for the RWG.	December 2022	Head of Brand & Marketing
	Establish Aboriginal and Torres Strait Islander representation on the RWG.	September 2023	Executive Manager, of Sustainability & Community Impact
11. Provide appropriate support for effective implementation of RAP commitments.	Define resource needs for RAP implementation.	December 2022	Chief Member Officer
	Engage senior leaders in the delivery of RAP commitments.	December 2022	Chief Member Officer
	Maintain a senior leader to champion our RAP internally.	December 2022	Chief Member Officer
	Define appropriate systems and capability to track, measure and report on RAP commitments.	April 2023	Chief Member Officer
12. 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	Executive Manager, Sustainability & Community Impact
	Contact Reconciliation Australia to request our unique link, to access the online RAP Impact Measurement Questionnaire.	August annually	Executive Manager, Sustainability & Community Impact
	Complete and submit the annual RAP Impact Measurement Questionnaire to Reconciliation Australia.	September, annually	Executive Manager, Sustainability & Community Impact
13. Continue our reconciliation journey by developing our next RAP.	Register via Reconciliation Australia's website to begin developing our next RAP.	September 2023	Executive Manager, Sustainability & Community Impact

**People's
Choice**

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For more information

Daniel Schuitemaker
dschuitemaker@peopleschoice.com.au
50 Flinders Steet
Adelaide, SA 5000

peopleschoice.com.au | 131182

Our Reflect Reconciliation Action Plan Actions will continue under Heritage and People's Choice Ltd

