

more  
than  
money



# NAB Accessibility Action Plan 2025–2026



**Disability Inclusion  
and Accessibility**

# Acknowledgement of Country

NAB recognises Aboriginal and Torres Strait Islander peoples as Australia's First Peoples, and the traditional custodians of the lands where we live and work.

We pay our respects to their Elders past and present, and we are proud to live in a country which is home to one of the world's oldest living cultures.

We also acknowledge the shared and unique accessibility needs of our First Nations customers, colleagues and communities.



# Message from NAB's Executive Sponsor for Accessibility

At NAB, our ambition is to be the most customer-centric company in Australia and New Zealand. A key part of this is ensuring we offer inclusive products, services and banking experiences for all customers, including for those with disability – by listening, learning and acting.

To achieve the best outcomes for our customers, it is important that NAB reflects the people and communities that we serve. We take an active approach to building an inclusive and diverse workplace, where everyone belongs, differences are celebrated, and contributions are valued. When our people have the confidence to bring their whole selves to work every day, we're better equipped to serve our customers and communities.

I am proud to share our Accessibility Action Plan 2025-2026 which outlines our commitment to embed innovation, disability inclusion and accessibility across NAB and builds on the progress made through previous plans.

Over the past two years, we have introduced:

- Preference cards that help customers communicate their preferred adjustments in branches.
- Communication tools so that we can communicate with customers through pictures and simple words.
- Easy English guides to help customers navigate difficult situations, such as fraud and scams.

True customer obsession demands more than good intentions; it requires understanding of the daily barriers people with disability face.

We have also launched NAB's Empathy Lab, a hands-on experience which helps our teams understand real-world barriers faced by people with disability when accessing banking services.



Accessibility is a priority in how we design our products and services. Our Inclusive Product Guidance Tool is helping our product teams consider factors such as accessibility so we can better support our customers.

In 2025, NAB has been reaccredited as a Disability Confident Recruiter with the Australian Disability Network. Our employee resource group, NABility, also continues to be a strong advocate for colleagues with disability and colleagues who are carers for people with disability.

We strive to create an environment where everyone feels valued, supported, and empowered to participate fully, regardless of their abilities.

We look forward to sharing updates as we continue this important journey.

**Sharon Cook**  
Group Executive, Customer and Corporate Services

# Message from Australian Disability Network CEO

“At Australian Disability Network, we believe that true inclusion means creating an environment where everyone can participate fully, contribute meaningfully, and thrive authentically.”



This Accessibility Action Plan represents NAB’s commitment to building a more accessible and inclusive future for their customers, employees, and communities.

Disability inclusion is not simply about compliance or meeting minimum standards. True inclusion is recognising the inherent value that diverse perspectives and experiences bring to organisations and the customers they serve. When we design with accessibility in mind from the outset, when we listen to and learn from lived experiences, and when we create systems that genuinely support everyone’s needs, we don’t just serve people with disability better, we create better solutions for all.

Australian Disability Network is proud to work with NAB as Gold Members of our network and we look forward to the positive impact these actions will create and to continuing this important work together.

**Deborah Homewood**  
**Chief Executive Officer**  
**Australian Disability Network**

# What we’ve accomplished

In our 2023–2024 Accessibility Action Plan, we took big steps towards making banking more accessible for customers, colleagues, and communities.

Here are a few highlights:



Developed new communication tools including **preference cards** for branches so customers can share how they’d like to communicate.



Published new **Easy English guides** on our website, making important information clearer and simple.



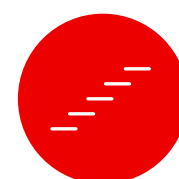
Co-financed an Australian first social loan for **Specialist Disability Accommodation** with Lighthouse Infrastructure to support more accessible housing.



Accredited by the Australian Disability Network as a **Disability Confident Recruiter** and awarded **Top Performer for Employee Experience**.



Increased the number of colleagues who **feel confident to self-identify** as living with disability and/or neurodivergence – from 5% in 2023 to 8% in 2024, reflecting a more inclusive and psychologically safe workplace.



Offered **Stepping Into internships**, giving university students with disability the opportunity to gain corporate experience over their summer breaks.



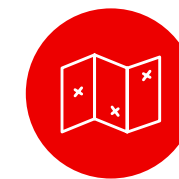
Piloted a **NAB mentoring program** for colleagues with disability to help build skills, networks and career pathways.



Sponsored the 2024 national **Disability Leadership Oration** with Dr Scott Avery, Professor of Indigenous disability health and wellbeing in the School of Public Health, University of Technology Sydney.



Named **Best in Class for Employee Experience** in the 2024 Access and Inclusion Index, and ranked fifth of all Australian organisations for overall accessibility and inclusion for customers and colleagues.



Created **sensory maps** for seven commercial buildings to help neurodiverse colleagues navigate workspaces more comfortably.

# Communication tools in branches

In Australia, 1.2 million people have difficulty communicating<sup>1</sup>. To make banking easier, we worked with Scope Australia to develop communication tools for use in our branches. Our customers who visit our branches can request to use the tools for a more equitable banking experience.

NO

How do you communicate?

YES

I need an interpreter

I write

I lip read

What I want to say is not here

I have an introduction card

I text

My support person can help

Can you repeat that?

I talk

I use a card, book or board

I use a different way to communicate

Ask me yes or no questions

I sign

I use a device or iPad

I use eye gaze

I do not understand

I use pictures

I draw

I will spell it

NO

How can we help you communicate?

YES

Somewhere quiet

Speak slowly

I need information in another language

What I want to say is not here

I need extra time

Use easy words

I need braille

Can you repeat that?

Talk to me naturally

Read out loud

I need you to write it down

Ask me yes or no questions

Talk louder or softer

I need large font

I need you to draw it

I do not understand

I need electronic information

I need Easy English

I need you to show me a picture

I will spell it

Customer preference cards

To make banking more accessible,  
please help me by using:

○ Communications book

○ My own communication device

○ Easy English

○ Use the lower counter/seat

○ Portable hearing loop

○ A quiet/low stimulation space

○ Auslan or interpreter:

○ Other:

NAB customer **preference cards** allow customers to discreetly share what they need when visiting a branch. It means customers with disability can communicate their preferred adjustments – and we can respond effectively.

Easy English Guide

We’ve also created a series of **Easy English guides** to help customers with important topics, like ‘Extra care support’ and ‘How to be safe from scams’. These can be found on [NAB’s Accessible Banking page](#).

NAB Accessibility Action Plan 2025-2026 7

# More inclusive and accessible products and services

NAB is committed to providing more inclusive, accessible and safe products and services for all customers.

The implementation of the Inclusive Product Guidance Tool is helping us improve the accessibility and inclusiveness of our products and services. The Tool assists our colleagues in the Personal Bank and Business and Private Bank divisions improve the inclusiveness, accessibility, and safety of the products they are designing.

<sup>1</sup>Australian Bureau of Statistics’ 2015 Survey of Disability, Ageing and Carers (SDAC)



# A proud Disability Confident Recruiter

In 2025, we renewed our Disability Confident Recruiter accreditation through the Australian Disability Network.

This accreditation helps people with disability feel more confident applying for roles with NAB – and opens the door to a broader and more diverse talent pool.

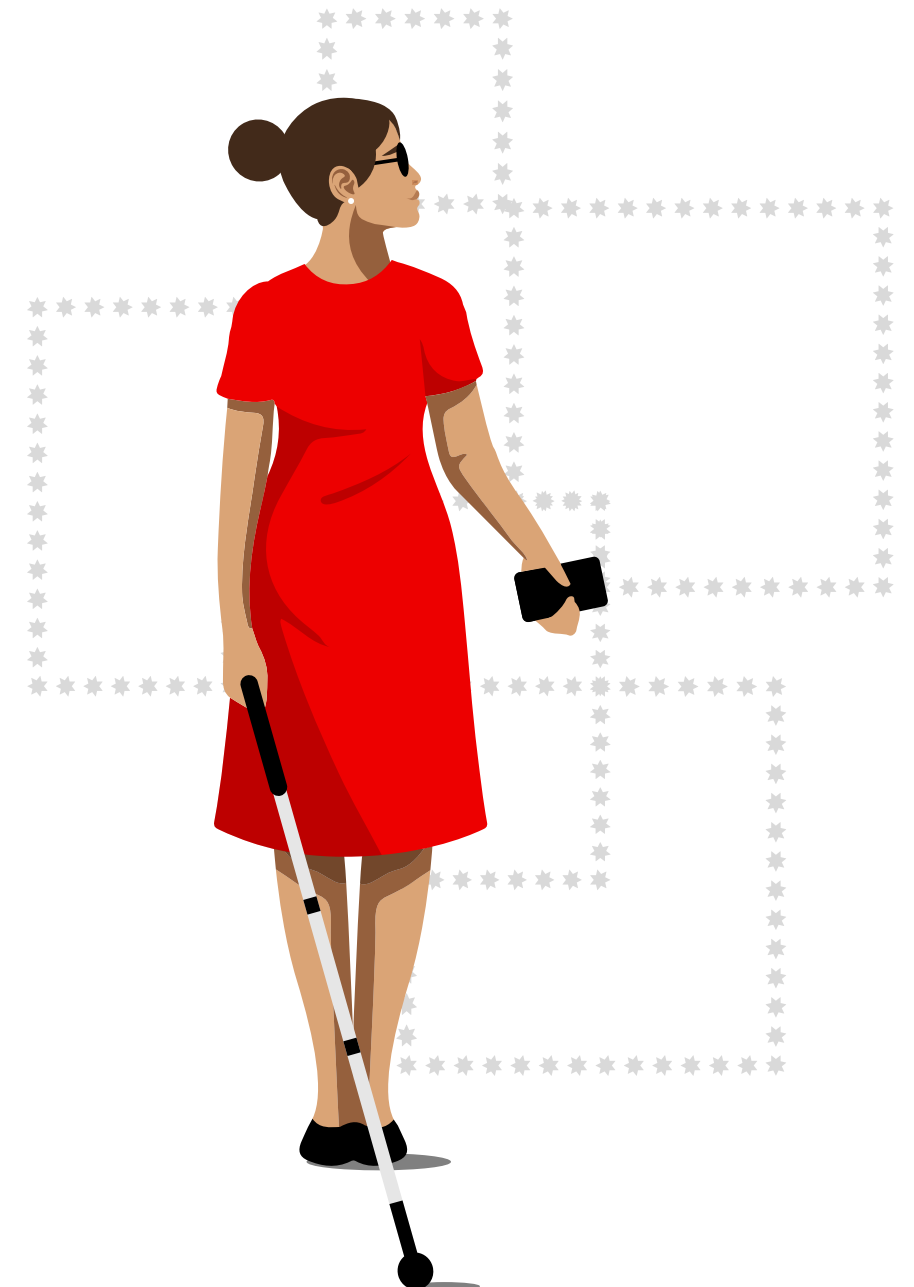
We have assessed our entire recruitment process, from our website to our onboarding processes, to help enable an inclusive and accessible recruitment experience for candidates. Candidates are able to request adjustments or alternative formats as required. We want to have a level playing field for all candidates. This accreditation means our recruiters are more confident to provide a disability-inclusive candidate experience.



# Workplace adjustments

NAB is committed to providing reasonable adjustments for every candidate and colleague with disability who requests them. Workplace adjustments can be requested throughout the recruitment process and during employment.

NAB has also introduced a Workplace Adjustment Passport to support colleagues' career development, and we are committed to empowering colleagues to perform at their best by removing barriers to inclusion and productivity. Our Health, Safety and Wellbeing team, Group Property and Workplace Technology units work together to help our colleagues with disability to thrive.

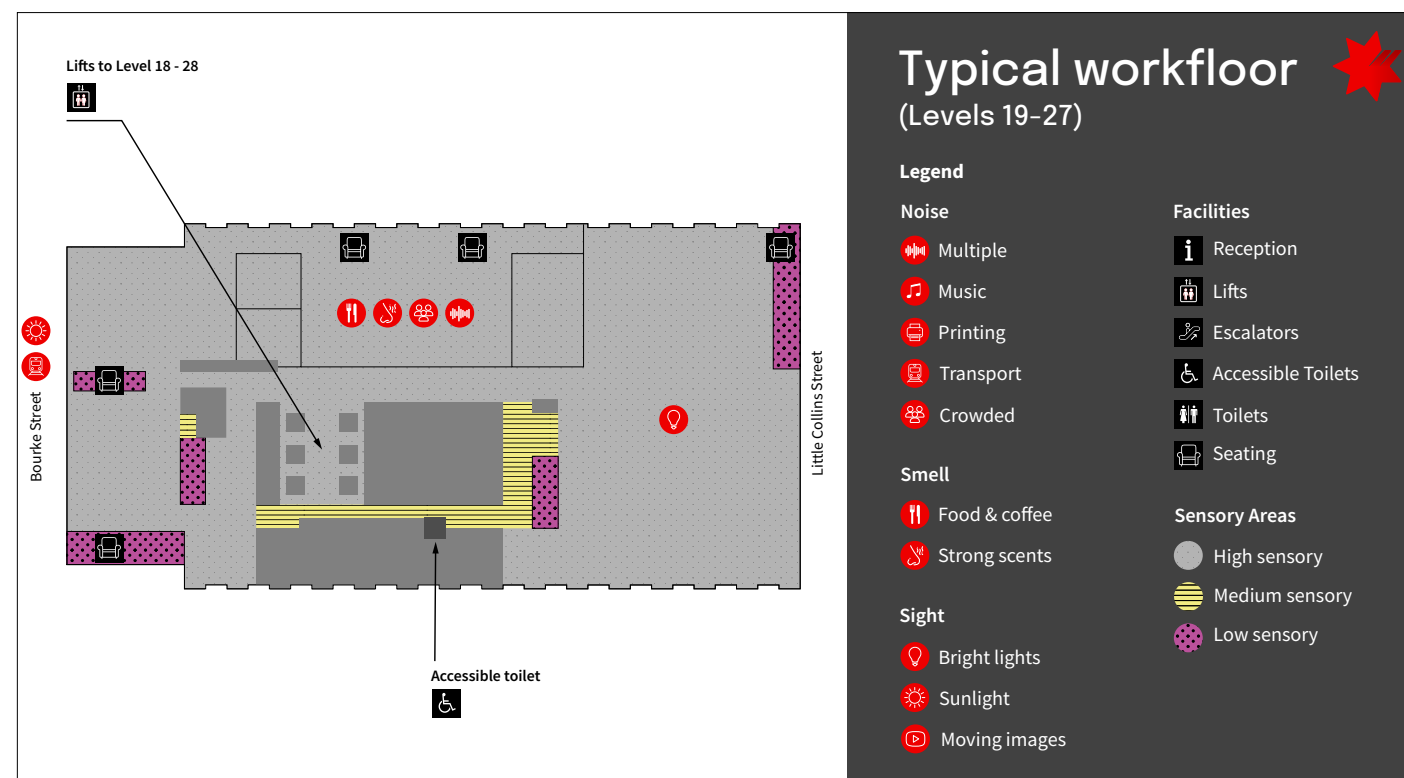


# Inclusive and sensory design

Embracing inclusive and sensory design means shaping a workplace where every individual – colleague or customer – can thrive.

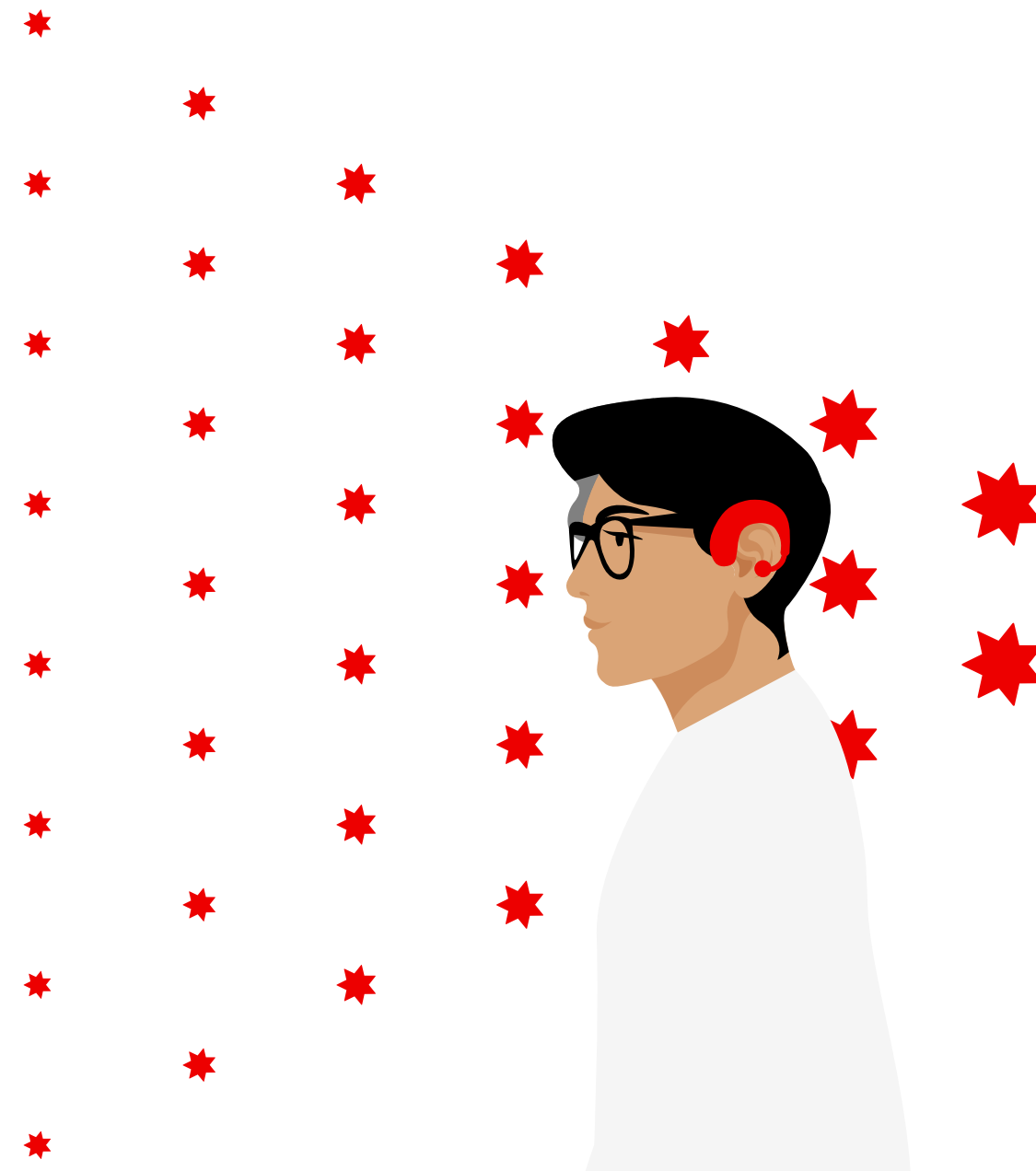
In partnership with NABility and Amaze, a leading Australian autism organisation, our Enterprise Property team has introduced sensory maps across our commercial premises, helping colleagues choose the best floor and area for the specific work they want to do each day.

This year we're also developing sensory maps for our branches, which will be made available on our website.



# Low sensory spaces

Small shifts can make a big difference. In 2023–2024, we piloted changes to our 700 Bourke Street building in Melbourne to reduce the sensory inputs around certain desks and provide NAB colleagues with more control over lighting. This year, we're extending these improvements across all floors at 700 Bourke Street and other offices throughout Australia.



# Partnering with leading disability inclusion organisations

## Australian Disability Network (AusDN)

As a Gold member of the Australian Disability Network (AusDN), we participate in the Access and Inclusion Index every two years. The results help us shape our Accessibility Action Plans – and highlight areas where we could do more. Acting on AusDN’s recommendations is crucial to our growth and improvement in access and inclusion.



## The Valuable 500

Through the Generation Valuable program, we’ve paired seasoned executives with emerging leaders living with disability to amplify diverse voices and foster future changemakers. We’re proud to continue supporting the work of the Valuable 500, a global business collective committed to putting disability inclusion on the leadership agenda of the world’s most influential companies.



## PurpleSpace

We partner with PurpleSpace, an organisation dedicated to growing disability inclusion through employee networks, to build the capability and reach of NABility. With their resources, connections and networks, PurpleSpace are helping us strengthen our disability confidence, inside and out.

- NABility continues to champion the PositivePurple global initiative as part of our annual International Day of People with Disability celebration.
- In October 2024, we hosted a Hub meeting with NAB Employee Resource Groups throughout Australia and South-East Asia to vote on our top three national priorities. With PurpleSpace’s support, the meeting was a success – and it allowed us to better contribute to their Global Summit later that same month.



**The Hidden Disabilities Sunflower** is a globally recognised symbol worn voluntarily by those with hidden disability who may need extra help, understanding, or time. Wearers may use a pin, lanyard, or sticker with the Hidden Disabilities Sunflower logo. NAB has promoted greater awareness of the Sunflower as a visible step towards strengthening our inclusive culture.

# NABility

Every year, NAB’s Employee Resource Group continues to grow its reach, influence and support of colleagues with disability and colleagues who are carers for people with disability.

In 2023–2024, the NABility team delivered impact via the following initiatives:

- **Building awareness and connection** through ‘Ask Me Anything’ sessions, giving colleagues with disability and carers the space to share their stories and connect. Creating richer conversations and stronger support networks.
- **Encouraging confidence** by supporting more colleagues to self-identify and request workplace adjustments if and when they’re needed.
- **Equipping leaders** with Disability Confident People Leader training. Now available across NAB, it gives managers the tools to better support colleagues with disability.
- **Championing inclusion** with the Hidden Disabilities Sunflower – an international initiative that raises awareness of non-visible disabilities, to foster a sense of ease and belonging.
- **Celebrating key dates** like the International Day of People with Disability (IDPwD), Global Accessibility Awareness Day (GAAD) and Disability Pride month to educate, raise awareness and strengthen advocacy across the business.

The NABility Steering Committee has delivered a refreshed strategy for 2025–2027, focusing on three pillars: education, connection, and advocacy.



# Where we're going

## Accessibility Action Plan 2025-2026

This Executive Summary provides a high-level view of our approach to improving accessibility across NAB in 2025-2026. Each activity is supported by detailed activities, accountable to Business Unit Executives and governed by Customer and Corporate Services.

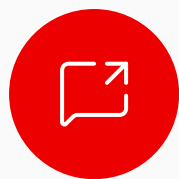
We're improving how we listen, learn and act on feedback from **customers** and colleagues with disability, so our services and workplaces continue to be responsive, inclusive and accessible.

### Our key focus - Customers

#### What we're doing



We're **strengthening how we support customers** by improving the way we identify, understand and meet their accessibility needs.



We're **enhancing how we gather and use customer feedback**, so our services continue to reflect the needs and experiences of our customers with disability in a timely and proactive way.



We're making **accessibility a core part of how we deliver** our key business priorities with a focus on embedding inclusive practices throughout our delivery processes.



We're **designing solutions in collaboration with people with disability**, ensuring lived experience continues to shape products and services that are inclusive and genuinely reflect people's accessibility needs.



We're strengthening our approach to creating accessible and inclusive experiences for all our **colleagues**.

### Our key focus - Colleagues

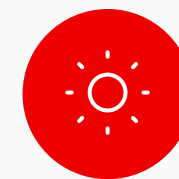
#### What we're doing



We remain committed to **ensuring that current and future NAB colleagues with disability feel included, supported, and empowered** during their ongoing employment experience and career development with timely access to appropriate adjustments to help them thrive.



**NAbility, our Employee Resource Group, continues to create a safe space for our colleagues with disability** and carers to come together and share their ideas and experience.



**Our physical spaces, digital platforms and technology continue to be guided by accessibility standards** and the lived experiences of people with disability.



We're **refining how we embed accessibility and inclusive design from the outset** across how we plan, build and buy.



# NAB Empathy Lab

One of the ways we're bringing our inclusion ambition to life is through the NAB Empathy Lab – a hands-on, interactive experience that simulates real-world challenges faced by customers, such as wearing glasses that simulate low vision while attempting everyday banking tasks.

## Early testing and participation in the NAB Empathy Lab has helped colleagues to:



Feel the friction of exclusion



Understand customer barriers more deeply

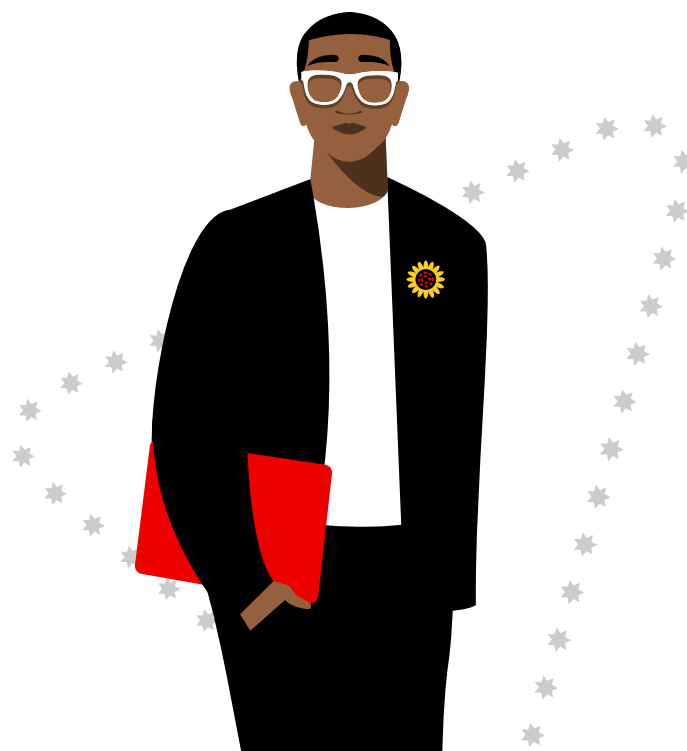


Develop stronger empathy for people with accessibility needs



The NAB Empathy Lab makes people uncomfortable, in the best possible way. It sharpens our focus on what matters most: delivering better outcomes for all our customers.

Colleagues across NAB have taken part in the experiential program, and the team is proud to be rolling out the NAB Empathy Lab to more partners across the banking sector.



# Accessibility governance

Strong governance is what turns a plan into meaningful, sustainable change. In 2025-2026, we're making sure our Accessibility Action Plan has the right oversight, so our commitments lead to real, measurable action.

A cross-functional project delivery team will coordinate projects, tracking progress, and flagging risks early. Relevant Executives will provide oversight, endorse key decisions, and ensure the plan remains aligned with NAB's broader inclusion and accessibility objectives and operational strategy.

Transparent reporting lines, regular progress reviews, and agreed escalation processes will keep us accountable for addressing issues. Every business unit will have accessibility objectives built into their plans, with clear owners and timelines.

We'll continue to listen to external experts and advocacy groups, so we can adapt quickly as needs and expectations evolve.

With these strong foundations in place, we can keep improving our services and workplaces, better support the needs of customers and colleagues, and stay true to our ambition to be the most customer-centric company in Australia and New Zealand.



# Your feedback helps

We welcome suggestions and feedback on our Accessibility Action Plan.

Please get in touch with us:

**Email:** [accessibility@nab.com.au](mailto:accessibility@nab.com.au)

**Phone:** 1800 152 015 and select option #2

**National Relay Service:** We support customers who use this service. If you're Deaf, hard of hearing and/or have a speech impairment, you can contact us through it.

**Write to:**

National Australia Bank  
Head of Customer Solutions  
Reply Paid 2870  
Melbourne Victoria, 8060

**In person:** Speak to us at your local branch.

## Alternative access formats

We've made our Accessibility Action Plan 2025–2026 available in Word and Easy Read versions at [nab.com.au](https://nab.com.au).

Need a different format? Let us know at [alternateformats@nab.com.au](mailto:alternateformats@nab.com.au).

