

OUR ACCESSIBILITY ACTION PLAN

Better Together
2019-2020

more
than
money



nab



WELCOME MESSAGE FROM OUR EXECUTIVE SPONSOR

We know that to fulfil our vision of being Australia's leading bank, trusted by customers for exceptional service, we need to be good with money and get the basics right. With more than 33,000 of our people helping more than 9 million customers with their banking needs, we need to be good with people too.

There are more than 4 million Australians living with disability,¹ and so it is important that we design our products and services with accessibility in mind. A culture of accessible products and services is central to great customer experiences and a positive working environment for our people.

It's also important that we are active in the communities in which we operate to support people living with disability. Last year, NAB was proud to be the presenting partner of the Special Olympics National Games in South Australia. Over 220 NAB staff volunteered at the Games, making up close to one-third of the total volunteering effort. Our partnership with Special Olympics Australia demonstrates NAB's passionate commitment to backing the bold, diversity and inclusion.

Our first accessibility action plan (then called a disability action plan) was registered with the Human Rights and Equal Opportunity Commission (now known as the Australian Human Rights Commission) in 1997² and I'm proud this plan for 2019-2020 continues this commitment. We've made good progress since our first action plan was launched, and we see lots of opportunity to further strengthen our accessible culture.

By listening and acting on the feedback from our people and customers, we will continue to make improvements and consider accessibility needs in the decisions we make. We will also continue to work with industry and community groups so our products, services and environments are accessible. We also welcome the new industry-wide Accessibility Principles for Banking Services released by the Australian Banking Association in November 2018.

I look forward to hearing the stories of success and seeing the benefits to our customers, people and community. Every one of us can make a difference and play an important role in advancing accessibility across Australia.

Mike Baird
Chief Customer Officer
– Consumer Banking



¹ (18.3% or 4.3 million people) Australian Bureau of Statistics (ABS), 'Disability, Ageing and Carers, Australia: Summary of Findings, 2015'

² In support of the Australian Banking Association's (ABA) commitment to produce voluntary standards to improve accessibility introduced in 2002 and our responsibilities under the Disability Discrimination Act 1992 (Cth) (DDA).

HIGHLIGHTS OF 2017/18

- Growing our Digital Accessibility team, so that we can focus on improving the accessibility of our technology services, online channels, products and services for our customers
- Sponsorship of the 2018 Special Olympics National Games in Adelaide, with more than 220 of our people volunteering their time
- Each year, NAB graduates have the chance to undertake a fundraising activity – which aims to develop skills, build networks and support a social purpose organisation. In 2017, our graduates supported Guide Dogs Victoria and NSW/ACT and raised close to \$50,000



OUR VISION AND VALUES

Our business is driven by a culture of inclusion, responsibility and innovation. We embody this by living our values – doing the right thing, displaying a passion for customers, winning together, being bold and showing respect for people.

We're committed to providing exceptional service for customers – not only by getting the basics right, but also going above and beyond to develop trust. We do this by building genuine, lasting relationships, as well as innovative, world-class products and support.

The 2019-20 Accessibility Action Plan is one of many ways we're doing this. At its heart are actions to listen and respond to customers, and support our people by providing a great place to work.

To achieve this we've focused on four key areas:

- Inclusive and universal design when developing products and services
- Embedding an inclusive culture through the stories we tell and recognising our diverse workforce and community
- Listening to our customers and acting on feedback
- Increasing the disability confidence of our people to create an environment that anticipates, and seamlessly accommodates, diversity

Central to everything is a commitment to create more of what matters to our customers, people and communities – and accessibility is an important part of this.

WHAT WE'LL DO

We'll take actions to create an environment where our customers and people can openly share their requirements and feel confident that NAB will listen and act appropriately.

We'll do this through a collaborative effort between the Accessibility Action Plan Steering Committee, our Executive Sponsor Mike Baird, NABility and supporting resources, and their specific accountabilities.³

Equally, to deliver exceptional experiences for our customers, it's essential that our people represent the community we serve and we listen to customer needs. We're committed to building an environment where our people feel safe to share disability information and can ask for adjustments to their workplace. The inclusion of people with disability, their skills and talents, views and ideas, all lead to supporting our customers in better ways.

³ See the 'Commitments' and 'Governance and Leadership' pages for more details.

SUPPORTING OUR CUSTOMERS



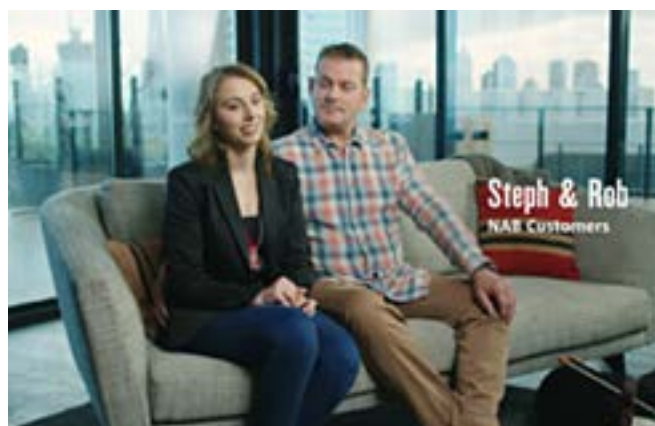
Our internet banking app has been re-designed to be accessible, with customer experience in mind.

BUILDING DIGITAL ACCESSIBILITY INTO WHAT WE DO

Technology is an integral part of our everyday life, and the importance of prioritising digital accessibility becomes clearer every day. We know that being able to use digital tools is essential for our customers to fully access NAB's services and products, and for our people to be their best and most effective at work. The focus on digital accessibility at NAB ramped up as part of our 2014-16 Accessibility Action Plan. We started with one dedicated Digital Accessibility role. Within four years it's grown to a whole team focused on improving the accessibility of our technology services and online channels, products and services. In 2015 we launched our Digital Accessibility Strategy and Policy, which goes beyond accessibility compliance to implementing real culture change. Our internet banking mobile apps have been re-designed to be accessible, with customer experience in mind. We've done this by allowing users to increase in app text size, providing helpful context for screen readers, and making colour contrast a component of design. These examples are important to make our technology accessible to everyone.

SUPPORTING OUR CUSTOMERS IN ALL MOMENTS OF LIFE

Keeping assistive technology and other adaptations in mind for all customers is a fundamental way we strive to provide exceptional customer service. NAB customers Steph and Rob were excited about planning their wedding, and their story was featured in a [NAB Life Moments video](#). When Steph began to lose her sight, she started saving photos and making a scrapbook for the wedding. She had tried on engagement rings while she could still see, so that she could have a picture in her head. According to Rob, he and Steph had so much to think about and consider for the wedding, including the tactile and sensory elements. They didn't want to have to worry about money. "Planning a wedding with no vision is really hard, but using the NAB budget planner really helped us," explained Steph. "I've got an amazing partner that loves me so much, my vision loss doesn't matter to him. And even though I can't see it, I can feel it, and that's really important." Steph and Rob's story is just one example of how we aim to provide exceptional experiences for all of our customers, no matter what their needs.



NAB customers Steph and Rob.

SUPPORTING OUR CUSTOMERS

DESIGNING WITH EXPERTS

It's important that our buildings are accessible and welcoming to people with disability. NAB has been working with Nick Morris, 1996 Paralympic Gold Medallist, leading accessibility consultant and Co-Founder of Get Skilled Access, to make sure we get things right. Nick works with NAB making sure our new and existing branches, office buildings and ATMs are as accommodating as possible.

In the last 3 years, Nick and his team have advised our Property team on multiple projects. This includes updates to over 40 branches around Australia, our two new office buildings and our new ATM roll out.

Nick explains: "When you take into account 20 per cent of the population has some form of disability, then you include the ageing population, families, people who suffer fatigue or have temporary illnesses, you realise not only the importance of accessibility from a safety of movement and inclusion aspect, but the market segment to this population is over 30 per cent. Accessible tourism in Australia is estimated to be worth approximately \$8 billion. So it's more than just a nice thing to do.

In 1996 I was with another bank, however when I moved to Sydney the NAB was the only branch that was accessible, so I moved all my accounts there. In the 22 years since, my mortgages, loans, accounts and leases have all gone through NAB, not to mention I am also a NAB shareholder.

As a consultant who works across all sectors domestically and internationally, I'm happy to say that accessibility and inclusion is a core requirement of NAB service delivery and operations. By doing a real life immersive experience delivered by Get Skilled Access, NAB Executives experienced the adjustments that can be done to assist all people. NAB has made huge leaps in accessibility and inclusion, but it's a continual process, one in which I'm very happy to be involved in."



L – R: Nick Morris (Co-Founder, Get Skilled Access) speaking with Anthony Waldron (Chair, Accessibility Action Plan Steering Committee and Executive General Manager, Broker Partnerships) and Mike Baird (Chief Customer Officer, Consumer Banking).
Photo credit: Get Skilled Access getskilledaccess.com.au

OUR CUSTOMERS – ACTIONS

We strive to make it easy for our customers to do business with us, no matter how they choose to interact and bank with us. To do this we continually work on making our products, services, facilities and buildings accessible to people with disability.

GOAL

NAB's products and services are accessible to our customers

Actions	Responsibility	Timeline
1. Develop a framework that embeds accessibility in the development lifecycle of our products. This includes a seamless process to adjust products for customers with accessibility requirements.	EGM Banking Products Consumer Lending	June 2020
2. Provide information on all NAB accessibility features online and in store, including ATMs, mobile apps, alternate formats and how to request adjustments.	EGM Banking Products Consumer Lending	December 2019 and ongoing

GOAL

NAB seeks to better understand feedback from our customers to ensure we are getting it right

Actions	Responsibility	Timeline
3. Develop a pilot to better analyse and understand complaint data relating to accessibility. This is part of our vulnerable customer work.	GM NAB Resolve	December 2019
4. Implement a Customer Engagement survey for customers with disability about the accessibility and delivery of NAB products and services.	GM Marketing	June 2020

OUR CUSTOMERS – ACTIONS

GOAL

NAB's communications and marketing are accessible to our customers and represents the community we serve

Actions	Responsibility	Timeline
5. Develop an Accessible Communications Policy and Guideline for all internal and external communications material and roll this out to the relevant teams across the bank.	EGM Infrastructure, Cloud & Workplace and GM Marketing	December 2019
6. Create an Inclusive Events checklist and procedure to be used for all NAB events.	GM Marketing With support from EGM Ent Property & Strategic Sourcing (Property)	June 2019

GOAL

NAB's premises are accessible and welcoming to people with disability

Actions	Responsibility	Timeline
7. Create dignified and universal design guidelines for all new buildings, fit outs and branches.	EGM Ent Property & Strategic Sourcing (Property)	October 2019
8. Refine the method to document adjustments, track and share accessibility requirements and requests across the branch network with relevant internal stakeholders.	EGM Ent Property & Strategic Sourcing (Property) GM Marketing	October 2019

SUPPORTING OUR PEOPLE

SPEAKING JOHN'S LANGUAGE

John Casey has been proudly deaf since birth, but that hasn't stopped him making an impact at NAB. "He's just such a great, amicable guy with such a big personality that he definitely adds that positive energy," said Ben Paine, John's former team leader.

John communicates in Australian Sign Language ('Auslan'), and English is therefore his **second** language. So, when John moved to a new team in NAB's hardship team, he was anxious about how to converse with a new bunch of colleagues.

"John confessed to me early on that he was pretty nervous going through such a big change after working in the same place for almost a decade," said Ben. "When you're living in a cone of silence, it's very, very hard to engage." The solution? Ben and the whole team learned Auslan!

As of last year, John has another batch of teammates who are keen to speak his language. John's new team leader Nadine Ragavadoo is leading the charge, and has stepped up to interpret at their morning meetings where the team practice Auslan for 15 minutes each day. For John, this makes him feel "good, happy, included and supportive."

John, with Nadine's help, is now spreading the Auslan word far and wide with weekly "lunch and learn" sessions to the broader business. John is happy with the progress of his work friends.

"As a people leader I want to empower everyone to be happy at work and in life in general" said Nadine, "so it was really good to have this opportunity to work with John."

"I'll continue to advocate and inspire people to join our Auslan Community to drive awareness and embrace diversity and inclusion at NAB."



L-R: John Casey (Advisor) with his team leader Nadine Ragavadoo (Team Leader). Photo credit: Nadine Ragavadoo.

"As a people leader I want to empower everyone to be happy at work and in life in general, so it was really good to have this opportunity to work with John," said Nadine.

NABILITY

NABility is our employee resource group that supports NAB to look beyond disability to ability for our people, customers and communities. This network drives a more inclusive workplace culture and community at NAB.

As NABility continues to flourish across the country, the increased awareness of disability throughout our workplace helps us better understand the needs of our colleagues and customers. As part of this plan, NABility will implement a 'Champion' network across each business area.

NABility took the lead in NAB's participation in AccessAbility Day in November 2018. This Australian Government initiative connected employers and jobseekers with disability. Over 45 Australians with disability shadowed NAB employees for the day. Participating in this initiative provided a wonderful opportunity for job seekers to gain insight into working at NAB, and allowed our leaders to learn more about working alongside jobseekers with disability. The feedback from the day was fantastic, and leaders learned more about the talent pool of capable people ready to work which encourages a more inclusive workplace.



L-R: Katrina Enos (National Chair, NABility and General Manager, Audit) with Andrew Negrelli, Special Olympics athlete, at the Special Olympics National Games 2018.

LEADING FOR ACCESS AND INCLUSION

Katrina Enos' journey to the Chair of NABility has been a deeply personal one. Her experiences witnessing other people's attitudes to her Uncle David, who had Down Syndrome, were instrumental in developing her drive to "bring society up to where it should be" in its approach to diversity and inclusion.

To change the story for others, Katrina advocates for people with a disability in any way she can – including through her role at NAB. Whilst her "official" title is General Manager of Audit, her role as Chair of NABility is one she is very proud of. It allows her to support inclusion and accessibility for NAB's employees, customers and communities by looking beyond disability to ability.

Katrina is on a mission to increase NABility's profile and reach more people. "I want everyone at NAB to know who we are and what we stand for. I want the NABility "army" to see the value they bring in making NAB more accessible and inclusive. Ultimately I want there to be no need for NABility!"



OUR PEOPLE – ACTIONS

NAB aims to improve the employee experience to attract and retain people with disability, celebrate our differences, and help our people thrive.

GOAL

NAB anticipates that candidates and employees may require a workplace adjustment and have a robust and inclusive process in place.

Actions	Responsibility	Timeline
<p>9. Review and relaunch NAB’s workplace adjustment policy and procedure which outlines how adjustments are implemented in the recruitment and the full employment lifecycle.</p>	EGM Performance & Reward & HO Health, Safety & Wellbeing	October 2019
<p>10. Develop a ‘passport’ framework which makes it easier for employees with disability to move from role to role within NAB and keep consistency of their workplace adjustment needs.</p>	EGM Performance & Reward & HO Health, Safety & Wellbeing	June 2020

GOAL

We strive to have a workforce that represents the customers and communities we serve. We plan for our future workforce needs by embedding accessibility into our people processes and our DNA.

Actions	Responsibility	Timeline
<p>11. Attraction Attract candidates with disability by identifying talent pools, through employment programs and partnerships that enable the recruitment of people with disability.</p> <p>Recruitment Review and update our Talent Acquisition processes by identifying and removing unintended barriers for all recruitment streams to ensure our Talent Acquisition Team and Hiring Managers are disability confident.</p> <p>Career Development Review career development options for people with disability, which could include learning and development opportunities.</p> <p>Retention Ensure employees with disability are supported in their career aspirations by exploring programs and initiatives that can be incorporated into their Individual Development Plan. Develop accessibility guidelines to ensure all new learning and development courses are accessible and inclusive.</p>	<p>People Team</p> <ul style="list-style-type: none"> • Talent Acquisition Services (GM People Services) • Learning (GM Learning) • Diversity and Inclusion (GM Talent & Leadership, HO Diversity & Inclusion) 	June 2020

OUR PEOPLE – ACTIONS

GOAL

Educate NAB's people and raise awareness of disability and accessibility requirements through targeted initiatives and projects.

Actions	Responsibility	Timeline
<p>12. Provide disability awareness training to support our people to be confident and aware of how to create an inclusive and accessible environment for everyone.</p>	<p>People Team</p> <ul style="list-style-type: none"> • Talent Acquisition Services (GM People Services) • Learning (GM Learning) • Diversity and Inclusion (GM Talent & Leadership, HO Diversity & Inclusion) <p>NABility</p>	<p>December 2020</p>
<p>13. Create internal awareness through our employee engagement strategy by providing updates on access and inclusion activities, key dates, achievements and story-telling, and encouraging a culture and environment where it is safe to share disability information.</p>	<p>EGM Corporate Affairs NABility</p>	<p>June 2019</p>

GOAL

NAB's procurement requires accessibility standards and commitment from our partners and suppliers

Actions	Responsibility	Timeline
<p>14. Review NAB's Procurement Policy to include accessibility standards and requirements when working with suppliers and partners.</p>	<p>EGM Ent Property & Strategic Sourcing & EGM Infrastructure, Cloud & Workplace</p>	<p>December 2020</p>

SUPPORTING OUR COMMUNITY



Guide Dogs enable mobility, independence and community connection.

PROUD TO PARTNER WITH GUIDE DOGS

For people with low vision or blindness, Guide Dogs enable mobility, independence and community connection. NAB has had a long-term relationship with both Guide Dogs Victoria and Guide Dogs New South Wales/ACT. The organisations train and partner Guide Dogs to assist in orientation and mobility, and provide services such as occupational therapy service, peer support, funding and referrals.

It takes two years and over \$50,000 to raise and match a suitable Guide Dog, which means community donations are essential for these services to continue. Guide Dogs Victoria has been awarded two NAB Community Grants (2014/2016) and NAB employees have contributed substantially to both organisations through matched Workplace Giving and volunteer days. In 2017, the NAB Graduates chose to take this contribution even further by selecting Guide Dogs Victoria and Guide Dogs New South Wales/ACT as the recipients of the 2017 Major Graduate Fundraiser.

The Graduate Fundraiser involved a significant amount of volunteer time for planning and fundraising. The dedication of the volunteers was rewarded with enormous support and engagement throughout the bank, with awareness sessions and even puppy visits taking place. The future talent of NAB reflected the values of 'respect for people' and 'winning together' throughout the project.

In Victoria, the cohort raised \$36,788 for Guide Dogs Victoria's puppy sponsorship program. In New South Wales, the cohort raised \$12,193 for Guide Dogs New South Wales/ACT. At the conclusion of the fundraising Karen Hayes, CEO of Guide Dogs Victoria, explained to the Graduates how appreciative she was – not only for the monetary donation, but also for the clear effort and dedication exhibited by the team.

The 2017 Graduate cohort in Victoria also had the opportunity to name their own puppy – now called "Annabelle" – and bring her into the NAB office to raise awareness of the valuable services offered by Guide Dogs Victoria.

As part of the 2019-2020 Accessibility Action Plan, NAB's Major Graduate Fundraisers will be dedicated to disability organisations over the next two years.

This is an optional activity for the cohort, decided each year.



SUPPORTING OUR COMMUNITY

SPECIAL OLYMPICS NATIONAL GAMES 2018 & NAB

NAB was a proud presenting partner of the Special Olympics National Games 2018 in Adelaide. The event saw more than 1,000 athletes with an intellectual disability from around Australia competing in 11 sporting disciplines on 16-26 April, 2018. We took this unique opportunity to continue to evolve the conversation and attitudes towards acceptance and inclusion in Australia, something important to our customers, our employees and the communities in which we operate. The games involved a strong volunteering effort, with NAB representing a quarter of the volunteers. Over 220 NAB employees came from around the country to volunteer their time and energy to support these extraordinary athletes.

For NAB, this was an opportunity to show our customers, people and community the commitment to living our purpose of backing the bold – and these athletes are the very definition of that.



Photo credit for both: Special Olympics specialolympics.com.au

Above: NAB volunteers at the Special Olympics National Games 2018.

Below: Athletes at the Special Olympics National Games 2018



OUR COMMUNITY – ACTIONS

We want to advance accessibility beyond employees and customers and make a positive impact in the communities we support.

GOAL

NAB partners with disability organisations to strengthen communities and create a level playing field for people with disability

Actions	Responsibility	Timeline
15. Increase number of disability organisations included in the NAB Volunteer Register to involve NAB's people in access and inclusion volunteering activities.	EGM Corporate Affairs	December 2019
16. Partner with external and community organisations on innovative projects or research for communities with disability.	EGM Corporate Affairs	June 2020
17. Our Graduate Major Fundraisers will support disability organisations within our community.	Graduate Experience team & EGM Corporate Affairs	2019 & 2020

This is an optional activity for the cohort, decided each year.

GOVERNANCE AND LEADERSHIP

Responsibility of the 2019-2020 Accessibility Action Plan (AAP) sits with the Accessibility Action Plan Steering Committee of senior representatives from across the business, with oversight of delivery and assistance by Corporate Affairs.

The Steering Committee works closely with NABility and the support resources to implement the plan and reports on the progress to the Executive Sponsor, Mike Baird. Our customers, people and community are updated on the plan's progress through communications activities.

To measure NAB's progress over time, NAB are participating in the Australian Network on Disability's Access and Inclusion Index. We thank the Australian Network on Disability for their partnership on this plan.



FEEDBACK

We value feedback from our customers, people and community. If you have suggestions or feedback about this plan, please get in touch.

Email: accessibility@nab.com.au

Phone: 1800 152 015, option #3

Deaf, hearing-impaired or speech impaired – contact the National Relay Service on:

- TTY/Voice: 1800 555 677 and ask for 1800 152 015
- Speak and Listen: 1800 555 727

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

Speak to us in person at your local branch

Alternative Access Formats

Our 2019-2020 Accessibility Action Plan is available on our NAB website nab.com.au

Need an alternative format? We'll be happy to help. Call us on 1800 152 015 (option #3) or email accessibility@nab.com.au.