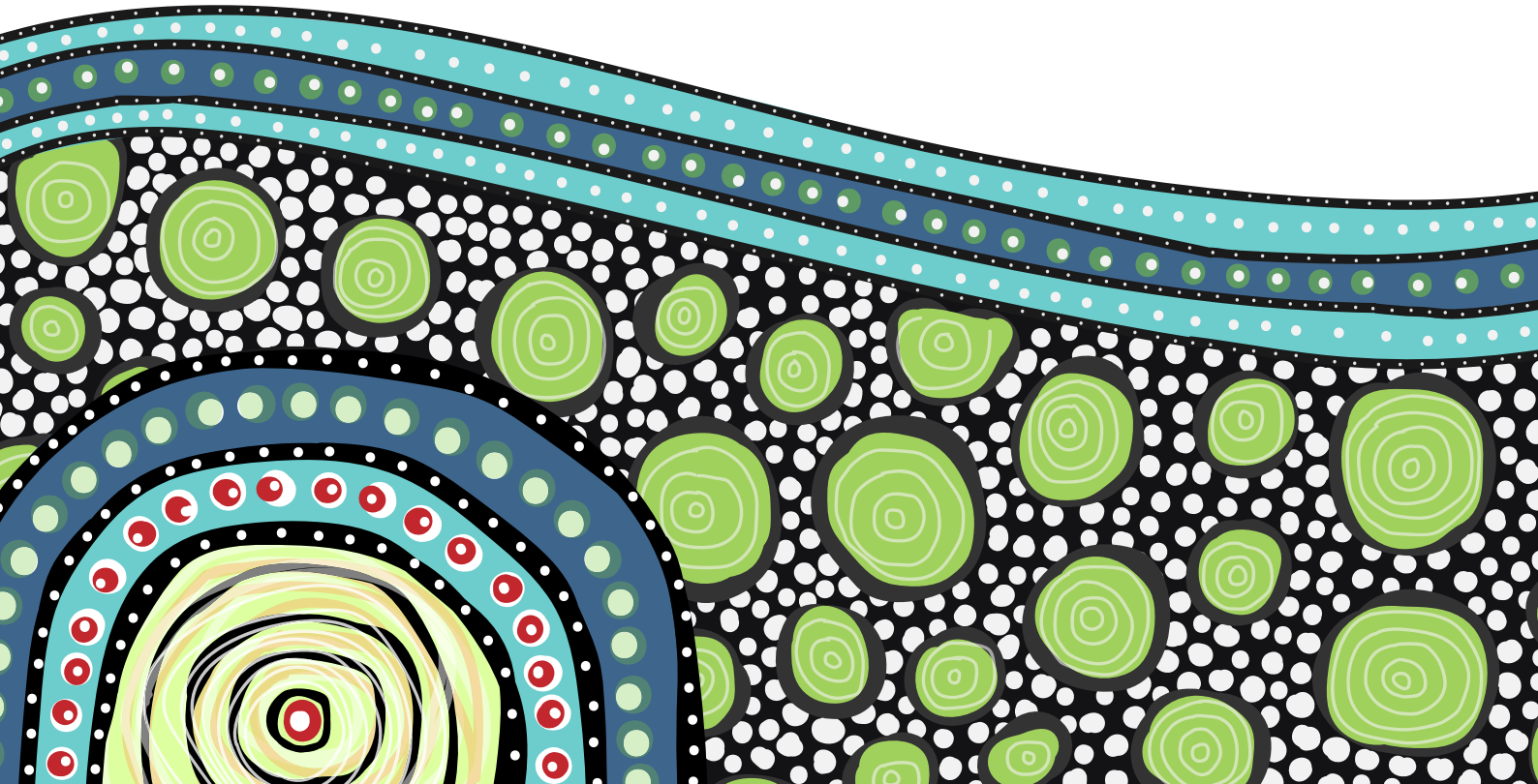


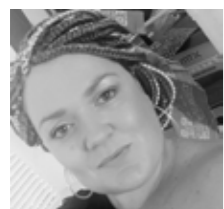


Reconciliation Action Plan

June 2022–June 2023



Newcastle Permanent acknowledges the Traditional Custodians of the lands, waterways and skies on which our business operates. We pay our respect to Elders past, present and emerging.



Our Artist and artwork story

Maree Bisby

Maree Bisby is a Wiradjuri woman from the Mow Gee clan in the Mudgee Region. Born and raised on Awabakal land in Newcastle/Lake Macquarie, Maree has lived an amazing life full of contribution to community through her teaching and her work with children with disability.

Maree is no stranger to diversity, living with an undiagnosed disability for 45 years. Maree somehow managed to still succeed in schooling and professions with a substantial hearing loss. Art has always been a positive reinforcement for her and allows her to express the messages and guidance she receives from ancestors. Maree uses her connection to country as a tool to keep the art of storytelling alive.

'Authenticity'

My piece titled 'Authenticity' highlights the path which Newcastle Permanent Building Society has been on to acknowledge and develop their Reconciliation Action Plan. I wanted to celebrate the journey with brightness and freshness as if seeing the world for the first time.

Newcastle Permanent is not just here for the fun times, but the tough times as well. The great work they do with community brings everyone together to acknowledge the true sense of the word. Highlighting inclusion, diversity and the right for all community to be represented, symbols used in the artwork reflect the dedication and commitment to the entire community.

The artwork encompasses growth, maturity, collaboration and freshness, celebrating the history of Newcastle Permanent Building Society and embracing the journey which has brought them to where they are today.





CEO Statement

On behalf of the whole team at Newcastle Permanent, it is with great enthusiasm and optimism that I present our Reflect Reconciliation Action Plan (RAP).

For us at Newcastle Permanent, this is a significant milestone, recognising our commitment to reconciliation. Our RAP is a reflection of the dedication within our organisation to understand how we can best contribute to positive and lasting change and healing.

As a leading Hunter-headquartered organisation, we are ready to take on the challenge to do more in understanding how we walk alongside Aboriginal and Torres Strait Islander people and communities, to learn more, and to reflect on what it means to move towards reconciliation.

As a customer-owned organisation, we support the communities that support us and there is overwhelming desire to move beyond the ways of the past towards a more progressive and equitable community.

Our purpose is trusted banking that's here for you, here for good. We launched our Environmental, Social and Governance (ESG) Framework in 2021 with a focus on our customers, people, community, environment and governance. A clear aim of our ESG Framework has been our ongoing commitment to supporting and building a culture that champions diversity, inclusivity and recognition of all people, including a strong focus on Aboriginal and Torres Strait Islander peoples.

Our Reflect RAP is a key part of this commitment and we believe it's important for our people to be involved in this journey, to educate them about Aboriginal and Torres Strait Islander histories, and foster a supportive environment where everyone feels they can be themselves.

Our branch footprint spans the Hunter, Central Coast, Central West, Mid North Coast, New England and Northern Rivers regions of NSW and within the traditional lands of the Awabakal, Biripi, Bundjalung, Darkinjung, Gumbaynggirr, Kamilaroi, Kuring-gai, Nganyaywana, Wiradjuri, Wonnarua and Worimi peoples. We recognise and deeply value the existing cultural heritage and beliefs of these communities.

We take this opportunity to thank our partners, including the University of Newcastle, Speaking in Colour, and College and Co, who have assisted us on our journey to date. We will be demonstrating ongoing commitment to progressing reconciliation, commencing with cultural awareness and education of our people. We are excited by what we can bring to our Aboriginal communities and what they can bring to us in terms of understanding and cultural learning. We look forward to providing updates on our RAP journey.

We understand our reconciliation journey has a long way to go, however we are strongly committed to making a meaningful contribution to the Aboriginal and Torres Strait Islander communities and promoting cultural awareness, respect and creating opportunities.

We are excited to be on this journey.

Bernadette Inglis
Chief Executive Officer
Newcastle Permanent Building Society

A Message from Reconciliation Australia

Reconciliation Australia welcomes Newcastle Permanent Building Society to the Reconciliation Action Plan (RAP) program with the formal endorsement of its inaugural Reflect RAP.

Newcastle Permanent Building Society 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 Newcastle Permanent Building Society 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 Newcastle Permanent Building Society, 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



Our Business

Newcastle Permanent Building Society's core business is to help customers save money and buy a home. Newcastle Permanent Building Society provides home loans and a suite of retail personal banking products.

Newcastle Permanent Building Society is one of Australia's largest customer-owned financial institutions with the head office located in Newcastle in New South Wales and with branches in regional NSW.

Founded in 1903 by a group of like-minded individuals who wanted to help families purchase their own homes, Newcastle Permanent Building Society has now grown to become the largest and financially strongest customer-owned banking institution based in New South Wales in terms of net assets.

Newcastle Permanent Building Society employs almost 1,000 people and services 328,000 customers. Newcastle Permanent Building Society is a member-owned organisation and looks to best serve its constituents and align with their expectations and values.

Newcastle Permanent Building Society services expand to customers across Australia through virtual, third party, call centre and face-to-face channels. Head-quartered in Newcastle NSW and a branch network spanning across regional NSW. They are located in the Newcastle, Hunter Valley, New England, Central Coast, Mid North Coast and Central West areas.

'Here for Good' is Newcastle Permanent Building Society's positioning statement. The idea behind this statement and philosophy is the expression of the organisation's desire to help others improve their financial well-being and ensuring customers and communities thrive and grow.

At this early stage in Newcastle Permanent's Reflect RAP journey, we are working to better understand the number of our employees who identify as Aboriginal and/or Torres Strait Islander peoples. As a part of our Reflect RAP, we will ensure that we research this information in a culturally sensitive way.

Newcastle Permanent Building Society is committed to building strong relationships with Aboriginal and Torres Strait Islander peoples as part of our local community. This commitment is enterprise-wide and is being led by the Board and the Executive Leadership Team to ensure that suitable policies, procedures and resourcing is in place to support the various employee working groups that have been established to champion this work throughout the organisation and the community.

Our RAP

In 2021, Newcastle Permanent launched our Environmental, Sustainability and Governance framework (ESG) which encompasses four key focus areas – Customers, People, Community and Environment. 'Our Community' commitment includes a focus area on Aboriginal and Torres Strait Islander peoples' engagement.

The Newcastle Permanent Building Society ESG framework states "We support national reconciliation and want to make a strong contribution to the reconciliation movement. We are looking to foster deeper connections between Aboriginal and Torres Strait Islander peoples and the wider Australian community. We want to give our people and our community an opportunity to contribute to, and benefit from, advancing reconciliation."

In August 2021, Newcastle Permanent Building Society's board formally endorsed the decision to embark on developing an inaugural Reconciliation Action Plan (RAP) as a practical demonstration of our values that are ingrained in our workforce.

- **Do the right thing**
- **Share the success**
- **Embrace the opportunity**
- **Give a damn, every day**

Newcastle Permanent Building Society seeks to engage and consult broadly with our people and Aboriginal and Torres Strait Islander communities to capture and include a variety of views, feedback and ideas in our reconciliation approach.

Newcastle Permanent Building Society has formed a governance framework to support this reconciliation work and to support this Reflect RAP.

We are committed to ensuring that the RAP goals are shared by our people, embedded into the workplace and practised broadly across the business.

As part of the Executive Leadership Team, the Chief Customer & Product Officer will be the executive sponsor and champion of the RAP throughout the organisation. This position will be responsible for progressing and embedding the RAP vision mission and goals. An enterprise-wide working group has also been formed to support the RAP and advance reconciliation across the organisation.

The Newcastle Permanent Building Society RAP Working Group (RAPWG) is comprised of people from the organisation's senior leadership team, people working across the whole of the organisation and an external First Nations adviser. The RAPWG provides a great opportunity for the committee members to gain experience and contribute to the work needed to support the RAP and to see the positive impact this will have within the organisation and in the broader community. The RAPWG will meet monthly to make recommendations and contribute ideas to support the achievement of the targets, review and report on the master stakeholder relationship database, create policies, procedures and implementation plans for Newcastle Permanent Building Society's Acknowledgement of Country and engagement within culturally appropriate protocols, and champion and support any National Reconciliation Week and NAIDOC Week activities.



Our RAP Working Group

- External Adviser – Managing Director, Speaking in Colour
- Chief Customer & Product Officer (RAP Champion)
- Business Manager (RAP Chair)
- Executive Administration Assistant (RAP Co-ordinator & Reporting Officer)
- Branch Manager
- Change Lead
- Content Marketing Specialist
- Corporate Communications Specialist
- Corporate Lawyer – Regulatory
- Credit Risk Analyst
- Designer and Video Producer
- Digital Banking Scrum Master
- Employee Relations Specialist
- Executive Officer, Charitable Foundation
- Manager, Planning & Governance
- Member Service Specialist
- Partnership Assistant, Charitable Foundation
- People & Culture Business Partner
- Senior Customer Assist Specialist
- Senior Legal Counsel – Regulatory Law
- Senior Manager, Broker
- Success Coach – Digital Capacity

Our Partnerships/Current Activities

Newcastle Permanent Building Society and Newcastle Permanent Charitable Foundation

The Newcastle Permanent Charitable Foundation (NPCF) was established as an independent foundation in 2003. The purpose of the Newcastle Permanent Charitable Foundation is to provide grant funding for eligible not-for-profit organisations and community groups to enable these organisations to deliver important projects, initiatives and programs that assist groups and individuals to rewrite their future by addressing issues of economic and social imbalances. NPCF funds projects aimed at improving community health and well-being for those most in need, improving life outcomes for economic and socially imbalanced and at-risk young people, and improving the social well-being of the marginalised and isolated in our community. The vision for the foundation is 'Helping rewrite the future now, and for generations to come'. Distributions are approximately \$1.5 million per year given in grant funding to eligible organisations across the Hunter, Central Coast, Central West, Mid North Coast, New England and the Northern Rivers areas of New South Wales.

The Newcastle Permanent Charitable Foundation has a strong commitment to local Aboriginal and Torres Strait Islander communities, working with social enterprise groups and charities delivering projects that support education, employability and work-ready skills across agriculture, retail, customer service and management. There is also a focus on building family connection, with support for women in domestic and family violence situations and programs that support youth building resilience and growth. In the past 12 months over \$360,000 in NPCF grants have been provided to support Aboriginal and Torres Strait Islander communities.





Soul2Soil - LeaderLife

LeaderLife – Dubbo

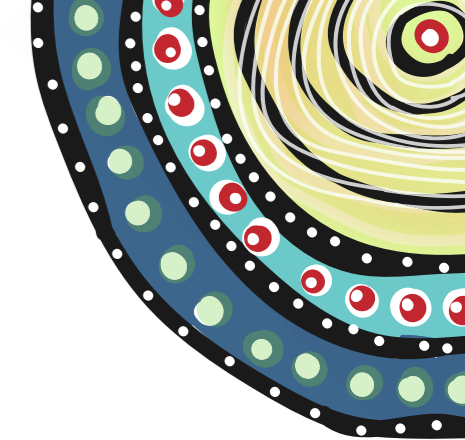
NPCF has supported Dubbo-based organisation LeaderLife to expand the Soul2Soil lime farm enterprise which aims to address the employability gap and disadvantage facing mainly Aboriginal and Torres Strait Islander youths aged 15–25. The funding was provided to purchase a vehicle, an enclosed trailer, transportable cool room and tools such as lawn mowers, chainsaws and maintenance equipment. The project delivers jobs and skills to participants to provide meaningful employment choices. The project impact has seen twenty-three First Nations youths commence work experience and training. 11 participants completed work-skills training that resulted in 2,130 casual hours being completed with five participants transitioning to mainstream employment. The funding went beyond just using the vehicle to transport the participants to and from work; it was also used to allow participants to practise their driving and complete their logbook hours. This resulted in five of them obtaining their P-plate licences and three have gone on to save and purchase their own cars. Employees of Newcastle Permanent Building Society can also take part in the project by visiting LeaderLife throughout the year and support the lime collection and opportunity to contribute to the program.

MiiMi Aboriginal Corporation – Bowraville

The foundation supports the MiiMi Aboriginal Corporation, formerly known as MiiMi Mothers, which was first established in the late 1980s in response to the growing need for Aboriginal support services in Bowraville. Today, the corporation works in partnership with a variety of local organisations to support both Aboriginal and non-Indigenous community members through a wide range of education and outreach programs.

The program funded by the Newcastle Permanent Charitable Foundation delivered an integrated vegetable garden and upgrades to the existing kitchen. When completed in 2022, this will provide two hot meals a week to over 50 community members. In addition to the current vegetable packs that are distributed to up to 20 Elders a week, there will also be nutrition, cooking and growing skills workshops and education. These include 'Well Women' workshops that raise awareness for health concerns, 'Through our Eyes' education through language and arts, and driving classes that support youths learning to drive and becoming independent. MiiMi occupies a prominent site in Bowraville from which it conducts its own programs and also hosts a number of other outreach services to Bowraville and the Nambucca Valley including Interrelate Family Services, Warrina Domestic Violence Services and Legal Aid. MiiMi Aboriginal Corporation relies on the generosity of volunteers, donations and community grants to continue their services to marginalised community members in Bowraville and surrounds. The Newcastle Permanent Building Society supports this where possible.

As the RAP evolves, the NPCF will continue to work with partners to support Aboriginal and Torres Strait Islander projects and to explore ways that we can assist in growth and genuine partnership.





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 area or sphere of influence.	June 2022	Business Manager/Chair of RAPWG
	Research best practice and principles that support partnerships with Aboriginal and Torres Strait Islander stakeholders and organisations.	June 2022	Business Manager/Chair of RAPWG
2. Build relationships through celebrating National Reconciliation Week (NRW).	Circulate Reconciliation Australia's NRW resources and reconciliation materials to our staff.	June 2022- May 2023	Business Manager/Chair of RAPWG
	RAP Working Group members to participate in an external NRW event.	27 May- 3 June 2022, 2023	Head of Corporate Affairs
	Encourage and support staff and senior leaders to participate in at least one external event to recognise and celebrate NRW.	27 May- 3 June 2022- 2023	Head of Corporate Affairs
3. Promote reconciliation through our sphere of influence.	Communicate our commitment to reconciliation to all staff.	June 2022	Executive Committee
	Identify external stakeholders that our organisation can engage with on our reconciliation journey.	June 2022	Business Manager/Chair of RAPWG
	Identify RAP and other like-minded organisations that we could approach to collaborate with on our reconciliation journey.	June 2022	Business Manager/Chair of RAPWG
4. Promote positive race relations through anti-discrimination strategies.	Research best practice and policies in areas of race relations and anti-discrimination.	April 2023	Chief People & Culture Officer
	Conduct a review of HR policies and procedures to identify existing anti-discrimination provisions and future needs.	April 2023	Chief People & Culture Officer

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.	April 2023	Business Manager/Chair of RAPWG
	Conduct a review of cultural learning needs within our organisation and identify possible training providers.	April 2023	Chief People & Culture Officer
6. Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.	Develop an understanding of the local Traditional Owners or Custodians of the lands and waters within our organisation's operational area.	June 2022	Chief Customer & Product Officer
	Increase staff's understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols.	June 2022	Chief Customer & Product Officer
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.	3-10 July 2022	Head of Corporate Affairs
	Introduce our staff to NAIDOC Week by promoting external events in our local area.	July 2022	Head of Corporate Affairs
	RAP Working Group to participate in an external NAIDOC Week event.	July 2022	Business Manager/Chair of RAPWG



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.	March 2023	Chief People & Culture Officer
	Build understanding of current Aboriginal and Torres Strait Islander staffing to inform future employment and professional development opportunities.	December 2022	Chief People & Culture Officer
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.	December 2022	Chief Operating Officer
	Investigate Supply Nation membership.	December 2022	Chief Operating Officer

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.	June 2022	Chief Customer and Product Officer
	Draft a Terms of Reference for the RWG.	June 2022	Business Manager/Chair of RAPWG
	Establish Aboriginal and Torres Strait Islander representation on the RWG.	June 2022	Business Manager/Chair of RAPWG
11. Maintain a Senior Leader in the role of RAP Champion to champion RAP internally.	Define resource needs for RAP implementation.	June 2022	Business Manager/Chair of RAPWG
	Engage senior leaders in the delivery of RAP commitments.	June 2022	Executive Committee
	Define appropriate systems and capability to track, measure and report on RAP commitments.	June 2022	Business Manager/Chair of RAPWG
	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	Business Manager/Chair of RAPWG
	Contact Reconciliation Australia to request our unique link, to access the online RAP Impact Measurement Questionnaire.	1 August annually	Business Manager/Chair of RAPWG
12. Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally.	Complete and submit the annual RAP Impact Measurement Questionnaire to Reconciliation Australia.	30 September annually	RAP Chair and Reporting secretary
13. Continue our reconciliation journey by developing our next RAP.	Register via Reconciliation Australia's website to begin developing our next RAP.	March 2023	Chief Customer & Product Officer



For more information please contact:

Madeliene Digges

02 4927 3823

madeliene.digges@newcastlepermanent.com.au