



# Investing where it counts for Aboriginals and Torres Strait Islanders.

RECONCILIATION ACTION PLAN

# Our vision for reconciliation.

## I am delighted to present The Westpac Group's first Reconciliation Action Plan.



This document summarises more than a decade of commitment and perseverance towards reconciliation between Aboriginal and Torres Strait Islander people and non-Indigenous Australians. It draws deeply on the experience gained through our Cape York Program and Jawun Indigenous Corporate Partnerships (formerly known as Indigenous Enterprise Partnerships).

Over the years, more than 450 employees have volunteered their time and energy in Cape York, assisting in areas ranging from economic development and family budgeting to the development of a new education program in 2010.

In June 2009, our Chairman Ted Evans and I had the pleasure of visiting Cape York. Aside from the natural beauty of the region, we were very moved by the people we met and their optimistic vision for their children's future.

As one of Australia's oldest companies, we are committed to long-term solutions for a better future for all Australians. We aim to invest our expertise and enthusiasm in this national effort, through employment opportunities for future leaders, tailored financial services that meet the needs of Aboriginal and Torres Strait Islander communities, and by strengthening local communities through capacity building, education and meaningful support.

We know the journey to reconciliation will take collaboration, perseverance and passion, and we are committed to staying the course alongside our fellow Australians, our partners, our employees and the communities in which we serve.

**Gail Kelly**  
Chief Executive Officer, The Westpac Group



# Overview

## OUR VISION FOR RECONCILIATION

The Westpac Group's vision for reconciliation is to build a better future for all Australians – helping our customers, our communities and our people to grow and prosper. We'll do this by meeting the specific banking needs of our Aboriginal and Torres Strait Islander and non-Indigenous customers, committing ourselves to appropriate and meaningful engagement with all of our stakeholders, and by providing educational, financial and employment opportunities within the breadth of our core business.

## OUR BUSINESS

As a company that will soon celebrate its 200th anniversary, The Westpac Group has a long and proud history in Australia. We were Australia's first bank and have played an integral role in building our national community.

Today, The Westpac Group employs almost 40,000 people and operates throughout Australia, New Zealand and the near Pacific region, with additional offices in Asia, the USA and the UK. The Westpac Group's portfolio of financial services brands includes Westpac, St. George, BankSA, BT Financial Group, RAMS, Westpac Institutional Bank and Westpac New Zealand. We are united by a common purpose of delighting over 10 million customers and helping them achieve their financial goals. From ensuring that our retail customers can save and invest with confidence to servicing the needs of our corporate, institutional and government clients, we put people at the centre of everything we do.

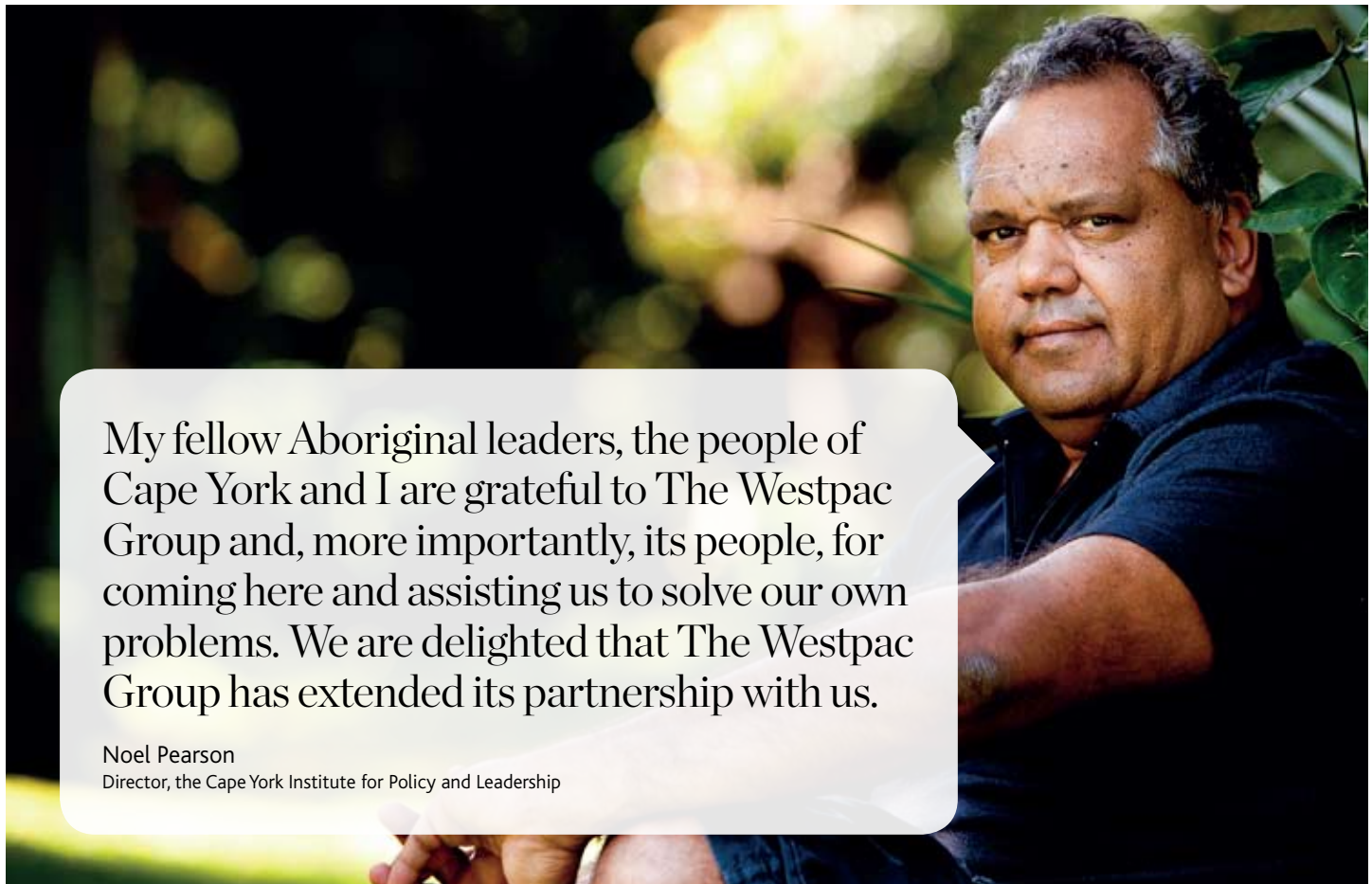
## OUR RECONCILIATION ACTION PLAN

This plan sets out our achievements, intentions and specific goals for supporting Aboriginal and Torres Strait Islander people and their communities.

Our approach revolves around a range of initiatives to address the educational, financial and employment disadvantages faced by Aboriginal and Torres Strait Islander people, as well as meeting their specific banking needs. Completing a Reconciliation Action Plan has allowed us to analyse our existing commitments and look for new opportunities to support Reconciliation Australia's three fundamental principles: Relationships, Respect and Opportunities.

We've developed this plan through consultation and engagement with existing stakeholders, both within our organisation and externally – particularly the Jawun Indigenous Corporate Partnerships with over ten years of support in Cape York and, more recently, Redfern, NSW.

The Westpac Group's Indigenous Working Group, in existence since 2003, will take responsibility for the Reconciliation Action Plan, including managing, monitoring and reporting on the targets we've set ourselves. The Working Group is endorsed by Senior Management, and will include Aboriginal and Torres Strait Islander people as well as non-Indigenous employees and stakeholders.



My fellow Aboriginal leaders, the people of Cape York and I are grateful to The Westpac Group and, more importantly, its people, for coming here and assisting us to solve our own problems. We are delighted that The Westpac Group has extended its partnership with us.

Noel Pearson  
Director, the Cape York Institute for Policy and Leadership



# Relationships build partnerships

## **Working in partnership with the people of Cape York.**

Since 2001, more than 450 employees from across The Westpac Group have given their energy and expertise to the Aboriginal and Torres Strait Islander communities of Cape York.

## **Positive beginnings.**

Although no longer working for Westpac, Ann Sherry was one of the Westpac Cape York Program pioneers in 2001. "It was just this gem of an idea that what was really needed was skill," she recalls. "And what we had inside Westpac was lots of fantastically skilled people, with big hearts, who wanted to be part of the transformation."

Since then, Westpac employees have worked to help people and communities develop their ideas, resources and independence – and thereby achieve more positive and sustainable futures.

## **First-hand experience.**

Ranging from one to three months, the secondments challenge our employees. For many, it's their first exposure to a remote community, let alone the disadvantages that many Aboriginals and Torres Strait Islanders live with every day.

Huia Manuel, of BankSA, remembers, "I felt so far outside my comfort zone...I haven't been pushed that far for years." Gordon Gage, a secondee from St. George Bank, received "...a great surge of learning and experiences."

Another 'pioneer' was Peter Hanlon, who is now Group Executive, People and Transformation for The Westpac Group. For Peter, the effects are still clear: "It was a life-changing event both professionally and personally," he says. "We definitely went there with grand ideas about how we'd be able to fix problems and make a difference," he continues. "We left feeling changed, humbled and proud that we could play some part in the rebuilding process. We felt we'd gained more than we'd given, thanks to the rich experience of Aboriginal culture."

## **A sharing relationship.**

The theme of gaining even more than we give is a common one. To quote Melissa Nolan from Westpac: "I learnt more about leadership and the importance of working in a diverse team from young Indigenous leaders through the Cape York Program than I could ever hope to learn in a lifetime of corporate work."

However, the reality is that our Cape York Program represents a sustained partnership with lasting benefits for the people we set out to help.

One of our pioneers says, "Ten years doesn't feel that long, but I've seen a lot of change in the Cape. There are businesses that weren't there before. There are communities that have got kids at primary school, which wasn't happening before. The regulation of alcohol consumption in communities has fundamentally changed. But the biggest change is that there is a sense of possibility. For kids there is a sense that as it was isn't always as it has to be."

## **Investing in the future.**

And for The Westpac Group, all Cape York secondees carry the experience for the rest of their careers. Some, like Peter Hanlon, have reached the highest levels of The Westpac Group – so the awareness we gain in the Far North is now woven into the head and heart of our business.



## Building relationships

We believe that building strong relationships with Indigenous Australians contributes towards the wellbeing of our nation. Our Reconciliation Action Plan (RAP) demonstrates our support for Aboriginal and Torres Strait Islander customers, communities and organisations, as well as our desire to continue working together.

Action	Responsibility	Timeline	Measureable goals
RAP Working Group made up of Aboriginal and Torres Strait Islander people and non-Indigenous employees and stakeholders.	<ul style="list-style-type: none"> <li>Indigenous Working Group, The Westpac Group.</li> <li>Corporate Affairs &amp; Sustainability, The Westpac Group.</li> </ul>	December 2011	<ul style="list-style-type: none"> <li>Working Group established.</li> <li>4 meetings per year.</li> <li>6-monthly reports to Indigenous Working Group.</li> </ul>
Incorporate RAP annual review process into existing Indigenous Working Group. RAP targets embedded into sustainability strategy.	<ul style="list-style-type: none"> <li>Indigenous Working Group, The Westpac Group.</li> </ul>	March 2011	<ul style="list-style-type: none"> <li>RAP targets embedded into overall sustainability strategy.</li> </ul>
Continue active membership and relationship-building in key Aboriginal and Torres Strait Islander networks, to stay aware of key issues and share best practices for our ongoing activities.	<ul style="list-style-type: none"> <li>Corporate Affairs &amp; Sustainability, The Westpac Group.</li> </ul>	Quarterly	<ul style="list-style-type: none"> <li>Report on memberships and outcomes to the Indigenous Working Group each quarter.</li> </ul>
Establish a network for Aboriginal and Torres Strait Islander employees and their mentors, and provide support for identified initiatives in Indigenous employment.	<ul style="list-style-type: none"> <li>Manager Diversity and Flexibility (Indigenous Recruitment), The Westpac Group.</li> <li>RAP Champions.</li> </ul>	December 2011	<ul style="list-style-type: none"> <li>Networking group established and functioning with Aboriginal and Torres Strait Islander representatives.</li> </ul>
Provide thought leadership and assistance to other organisations looking to support Aboriginal and Torres Strait Islander communities.	<ul style="list-style-type: none"> <li>The Westpac Group leadership team.</li> <li>Corporate Affairs &amp; Sustainability, The Westpac Group.</li> </ul>	Quarterly	<ul style="list-style-type: none"> <li>Quarterly update of progress to Indigenous Working Group.</li> </ul>
Formally incorporate Aboriginal and Torres Strait Islander suppliers in procurement strategy.	<ul style="list-style-type: none"> <li>Sustainability &amp; Governance, The Westpac Group.</li> </ul>	March 2011	<ul style="list-style-type: none"> <li>Formal commitment to the Australian Indigenous Minority Supplier Council.</li> </ul>
Explore initiatives to improve the banking relationship and find banking solutions that suit the specific needs of Aboriginal and Torres Strait Islander communities.	<ul style="list-style-type: none"> <li>Westpac.</li> <li>St. George.</li> <li>BankSA.</li> <li>Product and Operation, The Westpac Group.</li> </ul>	Quarterly	<ul style="list-style-type: none"> <li>Quarterly report on initiatives.</li> <li>Attend Indigenous Financial Services Network meetings with Reconciliation Australia.</li> </ul>
Appoint a Senior Manager to lead Indigenous engagement across the Group.	<ul style="list-style-type: none"> <li>Corporate Affairs &amp; Sustainability, The Westpac Group</li> </ul>	January 2011	<ul style="list-style-type: none"> <li>Appointment of leader for Indigenous engagement.</li> </ul>





## Case study

Topaz McAuliffe, Employment Broker,  
Jawun Indigenous Corporate Partnerships

### Respect and results.

Topaz McAuliffe couldn't be happier with her successful career in banking since she left high school in 1996. However, after joining St.George in March 2008, the respect she's received has allowed her to combine professional success with her cultural pride.

A Torres Strait Islander, Topaz applied for a position as Lending Manager with St.George Cairns after returning from 2 years in the UK. "There were no special concessions or processes just because I happened to be of Torres Strait Islander descent," she remembers. "I was interviewed by three senior managers – one in person and two on the phone – and I got the job purely on my merits."

"I wouldn't have had it any other way."

### Equality and reconciliation.

"I've been treated with total equality since then," reflects Topaz. "There's inherent respect in that." More opportunities became available when St.George became part of The Westpac Group in December 2008.

"When I looked into what being part of The Westpac Group could offer me," she explains, "I found this corporate culture of respect for Aboriginal and Torres Strait Islander people."

"At first we talked about me becoming St.George's Indigenous Ambassador as part of The Group's commitment to reconciliation. Then my Regional Manager rang me about this fellowship with Jawun Indigenous Corporate Partnerships, working as an Employment Broker here in Cairns."

### The gift of a 'dream job'.

Topaz could hardly believe what she was being offered. "I'm still employed by St.George and they pay my wages," she explains, "but I work full-time for Jawun."

"It's the best opportunity I could ever have been given," she comments enthusiastically.

"I don't think The Westpac Group could show any deeper respect than they have by making it possible for me to use my skills in such a positive contribution to my people's future."

## Demonstrating respect

With almost 40,000 employees within The Westpac Group, we understand the value of diversity and mutual respect. The rich differences that exist within our organisation make us proud to promote awareness of Aboriginal and Torres Strait Islander people and cultures among our employees and customers.

Action	Responsibility	Timeline	Measureable goals
Incorporate 'Welcome to Country' and acknowledgement protocols into the recommended guidelines for corporate and employee events.	<ul style="list-style-type: none"> <li>• Corporate Affairs &amp; Sustainability, The Westpac Group.</li> <li>• Events Team, The Westpac Group.</li> </ul>	March 2011	<ul style="list-style-type: none"> <li>• Guidelines developed and embedded into the Events checklist.</li> </ul>
Raise the profile of the 'Share our Pride' cross-cultural awareness tutorial online, which was partially funded by the Westpac Foundation.	<ul style="list-style-type: none"> <li>• Corporate Affairs &amp; Sustainability, The Westpac Group.</li> <li>• Diversity &amp; Flexibility, The Westpac Group.</li> <li>• The Westpac Group Human Resources Team.</li> </ul>	December 2011	<ul style="list-style-type: none"> <li>• All employees encouraged to access links to 'Share Our Pride', placed on our public website and employee intranet site.</li> <li>• Cultural Awareness training available to all managers working with Aboriginal and Torres Strait Islander communities and in teams supporting traineeships and cadetships.</li> </ul>
Promote equal opportunity in every aspect of our employment procedures; and provide a workplace that is inclusive of differences and enables all of our people to contribute fully.	<ul style="list-style-type: none"> <li>• Diversity &amp; Flexibility, The Westpac Group.</li> <li>• The Westpac Group People Leaders.</li> </ul>	December 2011	<ul style="list-style-type: none"> <li>• Incorporate equal opportunity into employee guidelines and recruitment guidelines.</li> <li>• Aboriginal and Torres Strait Islander employees and effective working relationships profiled in employee communications.</li> </ul>
Promote reconciliation by demonstrating cross-cultural understanding through employee engagement.	<ul style="list-style-type: none"> <li>• Corporate Affairs &amp; Sustainability, The Westpac Group.</li> <li>• Group Internal Communications, The Westpac Group.</li> </ul>	December 2011	<ul style="list-style-type: none"> <li>• 10 Employee Newsroom articles per year featuring awareness about Aboriginal and Torres Strait Islander people and cultural diversity.</li> <li>• Display Aboriginal and Torres Strait Islander artwork throughout The Westpac Group property portfolio.</li> </ul>
Promote, support and celebrate NAIDOC and National Reconciliation Weeks with our employees and customers.	<ul style="list-style-type: none"> <li>• Corporate Affairs &amp; Sustainability, The Westpac Group.</li> <li>• Group Internal Communications, The Westpac Group.</li> </ul>	December 2011	<ul style="list-style-type: none"> <li>• Customer events in selected communities.</li> <li>• Celebrate at least one cultural event per year in head office.</li> <li>• Feature 'bush tucker' in local cafés.</li> </ul>
Cape York and Redfern secondees to communicate their experiences to their teams, customers and community to help promote cross-cultural understanding.	<ul style="list-style-type: none"> <li>• The Westpac Group employees completing secondment.</li> </ul>	Quarterly	<ul style="list-style-type: none"> <li>• Returning secondees to present to their team about their experiences.</li> <li>• Annual roadshow promoting the program and the benefits of the cultural experience to employees.</li> </ul>





## Case study

Justin and Julie Adams  
Proprietors: Lenards Chicken, Dubbo



# What's for dinner? What's

### An opportunity to help.

Justin and Julie Adams are an Aboriginal couple from central NSW. As the proud owners of a Lenards Chicken at Orana Mall Marketplace, Dubbo, they're also successful small business owners – thanks in large part to the respect and equality with which they were treated by their Westpac Local Business Banker.

Established in 1987, Lenards has grown from a single Brisbane shop to a national brand, with around 200 stores Australia-wide. Today, it is a multi-award-winning business with a world-class franchise support system.

The opportunity to be his own boss arose while Justin was working at a local abattoir. During a recent downturn, Justin decided it was time to pursue a new direction. After finding and researching the available Lenards franchise, one of his first steps was to approach Westpac Business Banker Mike Whelan.

### ICAS support.

The couple clearly had the skills, abilities and dedication to get their own business up and running. So Mike was able to help them work through the figures involved and 'ask all the right questions'.

Justin and Julie were also pleased to learn, through Mike, that they would be eligible for loan finance and support from the Indigenous Capital Assistance Scheme (ICAS). This meant more than just being able to purchase the business and make the dream a reality. The ICAS has also provided valuable budgeting and business mentoring advice to help ensure the Adams's success.

### Community benefits.

Owning a business has meant security and opportunity for the family. They provide employment for their community, and their success is an inspiration to other Aboriginal and Torres Strait Islanders.

They are also the first business owners ever in their families – and that's something they're justifiably proud of.

### Mutual respect.

Westpac is proud of the part we've played in helping this couple find their road to success. Mike Whelan still maintains a close working relationship with Justin and Julie, earning their ongoing respect and recommendation to others.

Mike has even spent a day working in the business, embedding himself in what he described as 'a great experience in a very smooth operation'.





## Providing opportunities

We consider educational, financial and employment opportunities crucial to building strong Aboriginal and Torres Strait Islander communities. We're committed to innovating and developing solutions to meet the specific financial needs of Indigenous Australians to help them prosper and grow.

Action	Responsibility	Timeline	Measureable goals
Continue to promote and facilitate the Indigenous Capital Assistance Scheme (ICAS) to support Aboriginal and Torres Strait Islander small business.	• Westpac.	December 2011	• Quarterly reporting of ICAS loans.
Work with Many Rivers Opportunity Ltd (MRO) to help entrepreneurs develop sustainable businesses with microfinance loans.	• Westpac.	December 2011	• Quarterly reporting of MRO loans. • Continue financial commitment of \$1 million over 5 years to help expand the Many River Opportunities loan program across Australia.
Consider applications for grant funding to Aboriginal and Torres Strait Islander social enterprise projects through the Westpac Foundation.	• Westpac Foundation.	December 2011	• Annual report on Aboriginal and Torres Strait Islander grant recipients. • Capacity-building support provided to funded organisations where appropriate.
Continue commitment to Cape York Program with Jawun Indigenous Corporate Partnerships, and further implementation of Organisational Mentoring Program supporting Aboriginal and Torres Strait Islander partners in Redfern and Canberra.	• Corporate Affairs & Sustainability, The Westpac Group. • Organisational Mentors and skilled volunteers, and their People Leaders, The Westpac Group.	December 2011	• Participation of 40 to 50 employees annually to Aboriginal and Torres Strait Islander capacity-building programs. • Quarterly reporting of Organisational Mentoring program to Indigenous Working Group.
Continue commitment with Australian Employment Covenant to employ Aboriginal and Torres Strait Islander people, and support their career development through mentoring networks for trainees and cadets.	• Indigenous Employment Working Group. • Manager Diversity & Flexibility (Indigenous Recruitment), The Westpac Group. • The Westpac Group People Leaders.	December 2011	• 34 Aboriginal and Torres Strait Islander people employed within Westpac, St.George and BankSA (with a goal of 100 new recruits by September 2012). • Establish mentoring network across the Group. • Participate in Regional Indigenous careers expos.
Increase number of cadets in the Leon Davis Indigenous Cadetship Program (that transitions Aboriginal and Torres Strait Islander undergraduate students to the Financial Services industry).	• Manager Diversity & Flexibility (Indigenous Recruitment), The Westpac Group.	December 2011	• 2 cadets signed up to the program. • Increased program communication through Aboriginal and Torres Strait Islander communities, Universities and within The Westpac Group. • 2 graduates signed onto program.
Support Aboriginal and Torres Strait Islander students' transition to employment through The Westpac Group School Based Traineeship programs.	• Manager Diversity & Flexibility (Indigenous Recruitment), The Westpac Group. • The Westpac Group Leaders.	December 2011	• Continued partnership with Aboriginal Employment Strategy through school based traineeships along with new partners. • 50 students and 25 graduates in the program. • 15 placements made into The Westpac Group.



## Showing commitment

Our vision for reconciliation is based on a range of initiatives and achievements that have helped address the educational, financial and employment disadvantages of Aboriginal and Torres Strait Islander people and meet their specific banking needs.

### Wales provides another adviser

The Wales has provided another adviser for the Council for Aboriginal Affairs in the person of Mr Alan J. Arscott, of Queensland managerial relief staff.

He has been seconded to the council for six months to help with assessment of loan applications from individuals who qualify under the Federal Government's relief fund for aboriginal enterprises.

We have previously made available the services of Messrs Brian Walker and Charles Cory, both of Queensland relief staff, for this advisory post.



MEETING with the Chief General Manager, Sir Geoff Barnes, at Head Office is Miss Margaret Fenton, who is studying for a doctorate of education in social welfare of the State University of New York. Miss Fenton holds a bachelor's degree in social studies from Queensland University and a master's in education from the University of Hawaii. She is a well-known worker for Aboriginal welfare. The Wales Island the Cross-Cole Export Corporation, sponsor of her two-year study scholarship, by paying all Margaret's travelling expenses.

2000

Westpac is a founding member of the NT Aboriginal Consultative Forum.

Corporate sponsorship of First Australian's Business, an initiative developed to help young Aboriginal and Torres Strait Islander people develop entrepreneurial skills. A number of employees act as mentors in this program.

The Westpac Foundation begins funding projects that support Aboriginal and Torres Strait Islander people across Australia. (By 2010, funding totals \$3.55m across 27 projects.)

1970

#### An early snapshot...

1970  
Bank of NSW seconds an adviser to the Council for Aboriginal Affairs, to help with the assessment of loan applications for Aboriginal enterprise.

1972  
Bank sponsors a 2-year study scholarship for an Aboriginal student pursuing a Doctorate in Social Welfare at the State University of New York.

#### More recently...

1994  
Support for a community project providing education against domestic violence in the Kimberley region of Western Australia.

1999  
Westpac provides funding for 10 young Aboriginal people from rural NSW to attend the NSW Reconciliation Convention held in Wollongong.





# 2005

2002

At the Reconciliation Australia workshop on 'Improving Banking and Financial Services for Indigenous Australians', Westpac co-chairs and commits to making services better for Aboriginal and Torres Strait Islander people in rural and remote areas.

2003

The Indigenous Capital Assistance Scheme is launched as part of the Australian Government Indigenous Employment program, providing Government-subsidised loans to eligible Aboriginal and Torres Strait Islander business owners.

Westpac establishes an internal Indigenous Working Group to act as a steering committee, a co-ordination and communication forum, and a decision-making body on Aboriginal and Torres Strait Islander issues.

Recognising how difficult it is for Aboriginal and Torres Strait Islander people in remote communities to travel to the nearest regional centre to open a bank account or replace a lost card, Westpac launches a remote account opening facility in consultation with ASIC.

Westpac creates a pictorial 'Banking Story' that explains the process of opening and operating a bank account to assist community representatives in support of the ASIC Class Order. The tool is also used by employees to help customers where a language barrier exists.



2001

Westpac commits to improving employment prospects for Aboriginals and Torres Strait Islanders by becoming a signatory to 'Corporate leaders for Indigenous employment' with the Department of Employment and Workplace Relations and Small Business.

Westpac becomes a founding corporate partner in the Cape York Partnership, committing to provide 50 secondees per year to help build the financial independence of communities in Cape York. By 2010, almost 450 employees have taken part.

Having supported Aboriginal customers from Alice Springs town camps and surrounding communities with a Bank Agency of Tangentyre Council for over 20 years, Westpac installs an ATM to support a financial education initiative. In 2008, this is upgraded to become the first-ever Aboriginal operated branch.



Westpac is appointed to the Indigenous Tourism Industry Advisory Panel to Tourism Australia. Actions have included developing a web portal and an Indigenous Tourism Product Manual.





2006  
Westpac welcomes the first group of school-based employment trainees, in partnership with The Aboriginal Employment Strategy (AES).

2007  
Westpac hosts the Trans Tasman Forum, a meeting of Aboriginal and Torres Strait Islander and Maori leaders in 2005 and 2007 in Auckland and Sydney respectively.

2008  
The inaugural Leon Davis Indigenous Cadetship begins with the recruitment of two Aboriginal and Torres Strait Islander students, as part of the Australian Government Indigenous Cadetship Support program.

The Westpac Foundation provides a funding grant to Reconciliation Australia's cultural awareness website, Share Our Pride.



2009  
Westpac provides keynote speakers on financial literacy at the Australian Indigenous Leadership Centre, to address existing and emerging Aboriginal and Torres Strait Islander leaders selected from Certificate 2 and 3 courses across Australia over the preceding 12 months. Westpac also assists the program through The Organisational Mentoring initiative.

The Westpac Group signs the Australian Employment Covenant, thereby committing to having at least 100 Aboriginal and Torres Strait Islander employees across Westpac and St. George by September 2012.

Westpac agrees to join the Business Council of Australia's (BCA) newly formed Indigenous Network, along with other BCA members from a wide range of industries.

# 2010

Westpac extends its work with Jawun Indigenous Corporate Partnership to include Aboriginal and Torres Strait Islander organisations in Redfern, NSW.

Westpac proudly supports 'Show Me the Way' – a web-based mentoring program designed to encourage Aboriginal and Torres Strait Islander students to stay in school and continue on to university or TAFE.

The Westpac Group publishes its first formal Reconciliation Action Plan.





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## Marking progress

While we'll always believe that actions speak louder than words, The Westpac Group appreciates how reporting on the achievements of our Reconciliation Action Plan will help us to lead by example – sharing the practices, successes and working examples of our work to create a fairer Australia for all Australians.

Action	Responsibility	Timeline	Measurable goals
Review actions, responsibilities, timelines and measurable goals.	• Indigenous Working Group, The Westpac Group.	September 2011 and thereafter	• RAP actions and targets reviewed and updated. • Annual RAP reports and revised RAP submitted to Reconciliation Australia. • Updated RAP published on Westpac and Reconciliation Australia websites.
Provide progress updates to Corporate Affairs & Sustainability, The Westpac Group.	• Indigenous Working Group, The Westpac Group.	Quarterly	• Progress reports provided to Working Group.
Provide progress update in Annual Review and Sustainability Report.	• Corporate Affairs & Sustainability, The Westpac Group.	October 2011	• Progress included in Annual Review and Sustainability Report.
Communicate RAP updates and celebration of milestones to Westpac Banking Corporation's stakeholders.	• Corporate Affairs & Sustainability, The Westpac Group.	Ongoing	• Progress updates provided through communication channels (e.g. Group Newsroom, Business Unit Newsletters, external sustainability newsletter).

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Endeavour River,  
Cape York.



**Reconciliation**  
**A U S T R A L I A**  
RECONCILIATION ACTION PLANS

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