

# Group Diversity, Equity, and Inclusion Policy

## Purpose and scope

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### Purpose

This policy sets out our commitment to Diversity, Equity and Inclusion. In building a brighter future for all, we want Our People to feel respected, safe and included at work. Equality and respect are integral to how we live our values, meet the needs of our customers, and deliver our strategy.

Reflecting the diversity of our customers and communities enables us to better understand and serve their needs, build trust and make better business decisions. Fostering a workplace culture where Our People can respectfully share their perspectives, skills and experiences, enables us to attract, retain and engage Our People, as well as innovate and effectively manage risk.

Failing to maintain a diverse, equitable and inclusive workplace may result in harm to individuals, adverse reputational impacts, regulatory action and liability for the Group.

### Scope

This policy applies to the Group, Directors, Employees, Contractors and Secondedes (collectively, Our People).

For those parts of the Group that are impacted by foreign or local laws, regulatory requirements, or contractual obligations that conflict with this Policy, the more stringent requirement applies.

## Policy statement

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The Group is committed to ensuring our workplace is safe, respectful and inclusive, and recognise the right of all people who interact with us to be treated with dignity and respect.

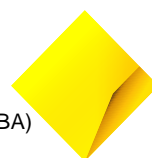
The Group expects Our people to work together to achieve a culture that supports the commitment. We encourage Our People to be Active Bystanders when they see or hear something that does not feel right, because Our People have an important role to play in maintaining a safe respectful, and inclusive environment.

## Policy requirements

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### Principles

- We aim to create a safe, respectful and inclusive workplace, which embraces the diversity of Our



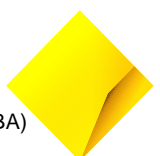
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People, customers and communities, and role models reconciliation.

- We encourage Our People to seek out and learn from the experience of each other and customers, to build understanding, to aspire to inclusive design and to strive to continuously improve and strengthen our practices.
- We encourage Our People to be Active Bystanders when they see or hear something that does not feel right. It takes all of us to create safe, respectful and inclusive environment for our colleagues and customers.
- We will not tolerate Unlawful Workplace Conduct, namely:
  - Discrimination;
  - Harassment;
  - Sexual-Harassment;
  - Sex-Based Harassment;
  - Workplace Bullying; and
  - Victimisation.

This includes where Unlawful Workplace Conduct related to Protected Attributes

- We aim to attract and retain a workforce whose composition reflects a diversity of backgrounds, knowledge, experience and perspectives.
- We aim to make fair and equitable decisions across the employee lifecycle including, but not limited to, recruitment, retention, performance, promotions, talent identification, succession planning, learning and development. We monitor and manage our systems, processes and practices to strengthen equality of opportunity for everyone, regardless of personal attributes such as gender, cultural background, sexual orientation or other Protected Attributes.
- The Group's Remuneration Framework supports our ongoing commitment to identify and address pay equity gaps where they exist in the Group. We review pay equity throughout the year and as part of our annual remuneration review process.
- We seek transparency in reporting internally and externally against our objectives and in accordance with statutory and regulatory requirements.
- We recognise that the sharing of caring responsibilities for families promotes workforce participation, and our approach to parental leave and support for carers is gender inclusive. We consider how work and family come together and offer a broad range of support options for a diversity of families and carers.
- We are committed to ensuring our supply chain reflects the communities in which we operate – as we recognise that a diverse supply chain will drive



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flexibility, responsiveness, and innovation. We seek to engage and support Indigenous-owned businesses and social enterprises through our direct and indirect supply chain.

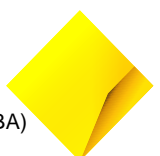
- We expect Our People to contribute to, and maintain, a workplace culture that considers environmental and social risks and opportunities.
- We provide Our People with access to a Workplace Grievance Review internal process for Employees to seek a review of decisions, actions, or behaviours they consider may have affected them unfairly.

## Accountabilities

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Role	Accountabilities
<b>CBA Board</b> (Governance body)	<ul style="list-style-type: none"><li>• Applying the Group's Diversity, Equity and Inclusion policy and measurable objectives and metrics (in conjunction with the Nominations and People &amp; Remuneration Committee's Charter); Monitoring progress towards the achievement of the Diversity, Equity and Inclusion measurable objectives and metrics.</li><li>• Holding the ELT to account for the delivery of the inclusion and diversity strategy and achievement of Diversity targets.</li></ul>
<b>All People leaders</b> (Line 1)	<ul style="list-style-type: none"><li>• Adhere to this Policy and supporting procedures at all times.</li><li>• Take action when the policy is not adhered to.</li><li>• Create and maintain an inclusive workplace culture through role modelling inclusive behaviours Ensure they treat Our People equitably and fairly.</li><li>• Create diversity within teams and encourage diversity of thought and experiences to deliver better outcomes for Our People, our customers, and the community.</li><li>• Recognise that Unlawful Workplace Conduct is against the law and individual managers may also be held legally liable for Unlawful Workplace Conduct and/or not complying with the Work Health &amp; Safety Act in certain circumstances for the unlawful actions of their team members if they are involved in, condone, or permit unacceptable behaviours.</li></ul>

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**Our People** (Line 1)

- Take the time to read and understand this Policy and supporting procedures.
- Must adhere to this Policy and supporting procedures at all times.
- Contribute to, and maintain, a safe, respectful, and inclusive workplace Demonstrate Active Bystander behaviours when they see or hear something that does not feel right.

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**Group Audit & Assurance** (Line 3)

- Providing independent assurance that the Group's risk management, governance and internal control processes are operating effectively, as per the approved audit plan.

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## Compliance statement

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This policy forms part of the Group's decision-making and accountability framework and supports compliance with legislative requirements.

Internal reporting occurs formally on an annual basis to the Executive Leadership Team and CBA Board, and informally regularly throughout the year. External reporting includes but is not limited to reporting against the ASX Corporate Governance Council's Principles and Recommendations, the Australian Banking Association Code of Practice, Workplace Gender Equality Act 2012 (Cth) and other diversity-related standards and anti-discrimination legislation in the locations where we operate.

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## Breach of policy

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**Consequences**

Breach of this Policy may be regarded as misconduct, which may lead to disciplinary action (including termination of employment or engagement).

**Escalation**

Potential or realised breaches of this Policy must be escalated and managed according to the [Group Incident Management Standard](#).

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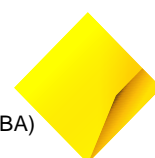
## Definitions

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In this Policy, defined terms are capitalised. Those terms have the meaning given to them below or, if not defined below, in the [Group Policy Framework Glossary](#).

**Active Bystander**

An active bystander is an employee who takes action when they see or hear about disrespect, discrimination, or exclusion taking place at work. Taking action can take many forms: for example, it can include speaking up against sexist or disparaging language or jokes, or identifying and changing workplace practices and policies that discriminate against marginalised groups. It can also include encouraging others to speak up or take action. It can be taken before, during or after a behaviour.



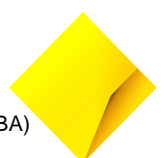
<b>Diversity</b>	A collection of individual attributes that includes, but is not limited to, demographic diversity, cognitive diversity, background, and lived experience. Demographic diversity may be visible or invisible and may include (but not be limited to) gender, marital or family status, sexual orientation, gender identity, age, disability, ethnicity, caring or family responsibilities, religious beliefs, cast, cultural background, socioeconomic background, perspective and experience.
<b>Equity</b>	The state where all Our People are provided with fair opportunities based on their individual needs. Equity recognises that we do not all start from the same place and that we must acknowledge individual needs. Equity further means that the Group may make adjustments to imbalances where it is reasonable to do so.
<b>Inclusion</b>	The state where all Our People have fair and equitable opportunity to fully contribute and participate in the workplace. This is achieved when individuals feel valued, respected, psychologically safe, and have a sense of belonging.
<b>Protected Attributes</b>	Are various characteristics or 'attributes' which are protected under EEO Laws. The Protected Attributes vary across Australian States and Territories and include, but are not limited to: age, parental or carer status, or family responsibilities; disability / impairment (including physical, sensory and intellectual disability, work related injury, medical conditions, mental, psychological and learning disabilities); gender identity, sexual orientation and intersex status; industrial (trade union) activity; physical features; irrelevant criminal record; religious beliefs or activities; political beliefs or activities; sex, pregnancy (including potential pregnancy), and breastfeeding; marital or relationship status and race (including colour, nationality, ethnicity and ethnic origin).
<b>Respect</b>	Genuinely valuing each other's uniqueness, celebrating our differences and that which we have in common, it is about treating each other with dignity and being curious about another person's lived experience and ideas, without judgement, assumption or bias.

## Relevant documents

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### Related internal documents

- [GPF Glossary](#)
- [Group Incident Management Standard](#)
- Code of Conduct
- Conduct Policy
- [Flexible Working Arrangements Procedure](#)
- [Group Leave and Attendance Policy](#)
- [Group Parental Leave Procedure.](#)
- [Group Recruitment, Selection and Appointment Policy.](#)
- [Group Recruitment, Selection and Appointment Procedure.](#)



## External sources of obligations

**Australia** - Australian Human Rights Commission Act 1986; Age Discrimination Act 2004; Disability Discrimination Act 1992; Racial Discrimination Act 1975; Sex Discrimination Act 1984; Fair Work Act 2009; Workplace Gender Equality Act 2012 (Cth); State and Territory anti-discrimination legislation.

**India** - Constitution of India 1950 Article 14&15; Sexual Harassment of Women at Workplace Act 2013; Rights of Persons with Disability Act 2016.

**New Zealand** - Human Rights Act 1993.

**United Kingdom** - Equality Act 2010.

Other legislation, regulations, and external requirements applicable to the Group

which govern:

- workplace discrimination, diversity, and inclusion.
- equal employment opportunity; and human rights.

