



RECONCILIATION ACTION PLAN 2018





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OUR VISION FOR RECONCILIATION

Bank of Queensland's (BOQ) vision for reconciliation is that all Aboriginal and Torres Strait Islander peoples and communities are afforded equity, dignity and respect.

We believe true reconciliation requires action through community engagement, supply chain, employment and financial access and literacy.

BOQ wants to advance reconciliation in the communities we operate in. As a Group we are committed to making a significant difference by supporting new and existing Aboriginal and Torres Strait Islander businesses, committing to a more diverse and inclusive workforce and establishing good working relationships with Aboriginal and Torres Strait Islander organisations.

OUR BUSINESS

Bank of Queensland (BOQ) has been around since 1874 and our organisation has approximately 3,100 staff members including a number of employees employed through our franchised branches. We have a total of 27 employees who identify as Aboriginal and Torres Strait Islander peoples, representing just under one percent of the total BOQ employee population. While BOQ is a national organisation, it was established in Queensland and it still remains its largest market. There are 187 locations in Australia made up of 104 owner managed branches (OMB), 76 corporate branches, seven key transaction centres including BOQ's corporate offices in Brisbane, Sydney, Melbourne and Perth, and two contact centres.

BOQ's core business is providing access to banking and finance products that meet the needs of our customers. We achieve this by focusing on developing deep and meaningful relationships so we truly understand what our customers need. BOQ's market share in mortgage and business lending is less than two per cent. Our unique franchise branch network of Owners Managers form part of the two million small businesses contributing to the Australian economy. BOQ's subsidiary businesses include:



Acquired in 2013, Virgin Money helps Australians realise bigger possibilities through the delivery of simple and rewarding financial products, all backed by Virgin's exceptional customer service. Virgin Money has a range of credit cards, home loans, superannuation, life insurance, income protection, home and contents insurance, car insurance and travel insurance.



BOQ Specialist (BOQS) was acquired by BOQ in 2014. It is a full service bank offering a broad range of personal and business products and services for medical, dental and veterinary professionals. For over 25 years BOQS has cultivated a deep knowledge and understanding of client needs and are known for being reliable and trusted experts.



BOQ Finance (BOQF) is a relationship-based asset finance specialist that prides itself on having long term partners with shared goals. BOQF packages finance and banking products, with extensive and diverse business expertise. BOQF delivers the right solution for partners and their customers.



St Andrew's is a leading Australian insurer with a strong history in partnering with financial institutions to deliver specialist, innovative and streamlined insurance solutions. The head office is in Perth and there are offices throughout the country. St Andrew's is dedicated to providing corporate partners with the highest quality insurance products and services for use by their customers. BOQ announced the sale of this business in April 2018, but will continue to work closely with St Andrew's in the future.

OUR RAP

BOQ aims to increase its cultural awareness by working with Aboriginal and Torres Strait Islander peoples to promote respectful and mutually beneficial partnerships through the implementation of BOQ's Reconciliation Action Plan (RAP). Our RAP approach will focus on engagement with the Aboriginal and Torres Strait Islander community at a localised level.

BOQ commenced engagement with Aboriginal and Torres Strait Islander communities through our partnerships with Clontarf and Career Trackers. BOQ engaged with Career Trackers in early 2016 and took on a number of internships through the program shortly after. BOQ has continued support of this program and increased the number of internships since the initial engagement with Career Trackers. BOQ also launched a national community partnership with the Clontarf Foundation in February 2017. This partnership aims to increase the number of young Aboriginal and Torres Strait Islander men who have access to the Clontarf program and in doing so, improve their education, discipline, self-esteem, life skills and employment prospects. BOQ recognises the importance of building strong, reciprocal relationships with Aboriginal and

Torres Strait Islander organisations and hopes to expand our current partnerships and build new partnerships going forward. In 2017 BOQ commenced celebrating National Reconciliation Week (NRC) and NAIDOC Week and will continue celebrating these events going forward.

The RAP is championed and overseen by the RAP Committee, made up of executives and senior leaders from across the business. The role of the committee is to:

- Drive internal awareness and engagement around the RAP and its initiatives; and
- Oversee and monitor the implementation of the RAP.

The RAP Working Group (RWG) supports the RAP committee and is made up of senior leaders and staff from business lines across BOQ. The role of the RWG is to:

- Develop an overall action plan to ensure successful implementation of the RAP including timelines;
- Establish a collaborative/consultative process for engaging staff across BOQ and Aboriginal and Torres Strait Islander communities in relation to the RAP;

- Regularly liaise with relevant organisational areas and key stakeholders to review progress of RAP actions;
- Consider RAP implementation issues and consult with relevant areas to find solutions;
- Track the progress and implementation of initiatives.



RELATIONSHIPS

BOQ recognises the importance of building strong working relationships with Aboriginal and Torres Strait Islander peoples. BOQ is committed to working with Aboriginal and Torres Strait Islander communities and organisations to establish positive, reciprocal relationships. We exemplify this through our strong partnerships with Career Trackers and the Clontarf Foundation. As a Group, we are dedicated to building these relationships with Aboriginal and Torres Strait Islander communities and organisations. We hope to further develop these relationships while building new relationships.

Focus area: Community Engagement

ACTION	DELIVERABLE	TIMELINE	RESPONSIBILITY
1. RAP Working Group (RWG) actively monitors RAP development and implementation of actions, tracking progress and reporting	• RWG oversees the development, endorsement and launch of the RAP	May 2018	People and Culture Lead
	• Ensure Aboriginal and Torres Strait Islander peoples are represented on the RWG	May 2018, May 2019	People and Culture Lead
	• Meet at least twice per year to monitor and report on RAP implementation	Ongoing, review Dec 2018, Dec 2019	People and Culture Lead
	• Establish Terms of Reference for the RWG	May 2018, May annually review	People and Culture Lead
2. Celebrate and participate in National Reconciliation Week (NRW) by providing opportunities to build and maintain relationships between Aboriginal and Torres Strait Islander peoples and other Australians	• Organise at least one internal event for NRW each year and investigate holding an annual event in each state head office	May 2018, May 2019, May 2020	Head of Corporate Affairs
	• Register all NRW events via Reconciliation Australia's NRW website	May 2018, May 2019, May 2020	People and Culture Lead
	• Support an external NRW event	May 2018, May 2019, May 2020	Head of Corporate Affairs
	• Ensure our RWG participates in an external event to recognise and celebrate NRW	May 2018, May 2019, May 2020	People and Culture Lead
	• Extend an invitation to Aboriginal and Torres Strait Islander peoples to share their reconciliation experiences or stories	May 2018, Apr 2019, Apr 2020	Head of Corporate Affairs



ACTION	DELIVERABLE	TIMELINE	RESPONSIBILITY
3. Develop and maintain mutually beneficial relationships with Aboriginal and Torres Strait Islander peoples, communities and organisations to support positive outcomes	• Consult with Aboriginal and Torres Strait Islander organisations to develop, implement and review an engagement plan to work with our Aboriginal and Torres Strait Islander stakeholders	Dec 2018	People and Culture Lead
	• Meet with local Aboriginal and Torres Strait Islander organisations to develop guiding principles for future engagement	Dec 2018	People and Culture Lead
	• Develop a program of volunteering opportunities across the Group linking with our partners at the Clontarf Foundation and Career Trackers	Aug 2018	Senior Communications Manager – Community Investment
	• Provide set opportunities for our people to engage with Aboriginal and Torres Strait Islander communities through our volunteering program	Aug 2018	Senior Communications Manager – Community Investment
4. Raise internal and external awareness of our RAP to promote reconciliation across our business and sector	• Develop and implement a strategy to communicate our RAP to all internal and external stakeholders	May 2018	Senior Communications Manager – Community Investment
	• Promote reconciliation through ongoing active engagement with all stakeholders	Ongoing, report progress Dec 2018, Dec 2019	Senior Communications Manager – Community Investment

RESPECT

BOQ understands the process of trust and is committed to obtaining the respect of Aboriginal and Torres Strait Islander communities by acknowledging and understanding Aboriginal and Torres Strait Islander cultures and histories and their continued significance in our contemporary society. BOQ acknowledges that respect is a process and something that is earned through action. Respect for Aboriginal and Torres Strait Islander peoples, cultures and histories is an important part of our vision for reconciliation and ensuring an openness and understanding. It is very important to ensure our people understand and are engaged in learning about cultural protocols and attending cultural events to gain this understanding.

Focus areas: Community engagement, BOQ communication strategy

ACTION	DELIVERABLE	TIMELINE	RESPONSIBILITY
5. Engage employees in continuous cultural learning opportunities to increase understanding and appreciation of Aboriginal and Torres Strait Islander cultures, histories and achievements	• Develop and implement an Aboriginal and Torres Strait Islander cultural awareness training strategy for our staff which defines the cultural learning needs of employees in all areas of our business and considers various ways cultural learning can be provided (online, face to face workshops or cultural immersion)	Aug 2019	People and Culture Lead
	• Investigate opportunities to work with local Traditional Owners and/or Aboriginal and Torres Strait Islander consultants to develop cultural awareness training	Aug 2019	People and Culture Lead
	• Provide opportunities for RWG members, RAP champions, People and Culture team and other leaders to participate in cultural training	Aug 2019	People and Culture Lead
	• Develop a program of cultural awareness regarding Aboriginal and Torres Strait Islander visual and/or performance arts	May 2020	Head of Corporate Affairs

ACTION	DELIVERABLE	TIMELINE	RESPONSIBILITY
6. Engage employees in understanding the significance of Aboriginal and Torres Strait Islander cultural protocols, such as Welcome to Country and Acknowledgement of Country, to ensure there is a shared meaning	• Develop, implement and communicate a cultural protocol document for Welcome to Country and Acknowledgement of Country	Aug 2018	Corporate Affairs Manager
	• Develop a list of key contacts for organising a Welcome to Country and maintaining respectful partnerships	Mar 2019	Corporate Affairs Manager
	• Invite a Traditional Owner to provide a Welcome to Country at significant events, including NRW or NAIDOC Week	May-Jul 2018, May-Jul 2019	Senior Communications Manager – Community Investment
	• Include an Acknowledgement of Country at the commencement of all important internal and external meetings	Aug 2018	Senior Communications Manager – Community Investment
	• Encourage staff to include an Acknowledgement of Country at the commencement of all meetings	Jun 2018	Senior Communications Manager – Community Investment
	• Develop a framework for branch managers engaging with local Aboriginal and Torres Strait Islander communities. This document will outline cultural protocol considerations for working with communities	Mar 2019	People and Culture Lead
7. Provide opportunities for Aboriginal and Torres Strait Islander staff to engage with their cultures and communities by celebrating NAIDOC Week	• Develop and implement a Diversity and Inclusion strategy that promotes the creation of a safe space for all focused on Aboriginal and Torres Strait Islander peoples	Aug 2018	People and Culture Lead
	• Review People and Culture policies and procedures to ensure there are no barriers to staff participating in NAIDOC Week	May 2018, May 2019, May 2020	People and Culture Lead
	• Provide opportunities for all Aboriginal and Torres Strait Islander staff to participate with their cultures and communities during NAIDOC Week	Jul 2018, Jul 2019	People and Culture Lead

OPPORTUNITIES

BOQ’s aim is to promote the importance of supporting established and new Aboriginal and Torres Strait Islander businesses by creating financial opportunities for their businesses to grow. We are committed to promoting a more diverse and inclusive workforce and attracting and retaining Aboriginal and Torres Strait Islander employees. One way BOQ will achieve this is by supporting Aboriginal and Torres Strait Islander start-up businesses (supply chain). These opportunities will afford Aboriginal and Torres Strait Islander organisations a greater opportunity to supply goods and services to BOQ and will remove barriers. This in turn will promote mutually beneficial partnerships for BOQ and relevant Aboriginal and Torres Strait Islander organisations.

Focus areas: Supply Chain, Employment, Financial Access and Literacy

ACTION	DELIVERABLE	TIMELINE	RESPONSIBILITY
8. Investigate opportunities to improve and increase Aboriginal and Torres Strait Islander employment outcomes within our workplace	• Collect information on our current Aboriginal and Torres Strait Islander staff to inform future employment opportunities	Ongoing, May 2018, May 2019, May 2020	People and Culture Lead
	• Develop and implement an Aboriginal and Torres Strait Islander Employment and Retention strategy	Aug 2018	People and Culture Lead
	• Engage with existing Aboriginal and Torres Strait Islander staff to consult on employment strategies, including professional development	Jun 2018	Recruitment Manager
	• Advertise vacancies in Aboriginal and Torres Strait Islander media	Aug 2018	Recruitment Manager
	• Review procedures and policies to ensure there are no barriers to Aboriginal and Torres Strait Islander employees and future applicants participating in our workplace	Aug 2018	Recruitment Manager
	• Include in all job advertisements, ‘Aboriginal and Torres Strait Islander peoples are encouraged to apply’	Aug 2018	Recruitment Manager
	• Develop and implement Aboriginal and Torres Strait Islander employment pathways (e.g. traineeships or internships)	Aug 2018	Recruitment Manager
	• Explore other opportunities to support Aboriginal and Torres Strait Islander students via; – Continued partnership with Career Trackers, ensuring the identification of potential future employment opportunities across the Bank for Aboriginal and Torres Strait Islander students	Aug 2018 Nov 2019	Recruitment Manager
	• Identify and embed key partnerships with dedicated Aboriginal and Torres Strait Islander employment services, to increase employment pathways across the Bank	Nov 2019	Recruitment Manager

ACTION	DELIVERABLE	TIMELINE	RESPONSIBILITY
9. Investigate opportunities to incorporate Aboriginal and Torres Strait Islander supplier diversity within our organisation	• Review and update procurement policies and procedures to ensure there are no barriers for procuring goods and services from Aboriginal and Torres Strait Islander businesses	Jun 2018	Category Manager
	• Develop and communicate to staff a list of Aboriginal and Torres Strait Islander businesses that can be used to procure goods and services and include this on our procurement website page – From this list, target specific categories and increase the evaluation weighting for Aboriginal and Torres Strait Islander businesses/those with a company RAP, in request for proposal scenarios	Jun 2018	Category Manager
	• Develop at least one commercial relationship with an Aboriginal and Torres Strait Islander owned business	Jun 2018	Category Manager
	• Investigate Supply Nation membership	Jun 2018	Category Manager
	• Use Aboriginal and Torres Strait Islander providers, where possible, for goods and services that we purchase frequently from targeted categories	Jun 2018	Category Manager
	• Run an event for Aboriginal and Torres Strait Islander suppliers and those with their own RAP. This event will promote mutually beneficial learning and networking opportunities and shadowing or internship relationships between Aboriginal and Torres Strait Islander businesses and corporate organisations	Dec 2018	Category Manager
10. Investigate ways to improve financial access and literacy amongst Aboriginal and Torres Strait Islander peoples	• Develop tailored financial access and literacy strategies for Aboriginal and Torres Strait Islander peoples ensuring the Financial Access and Literacy needs of Aboriginal and Torres Strait Island communities are considered	Aug 2018	Head of Business Banking and Commercial Business

GOVERNANCE, TRACKING PROGRESS AND REPORTING

ACTION	DELIVERABLE	TIMELINE	RESPONSIBILITY
11. Report RAP achievements, challenges and learnings to Reconciliation Australia	<ul style="list-style-type: none"> • RWG to collect data for the RAP Impact Measurement questionnaire • RWG to seek internal approval to submit the RAP Impact Measurement questionnaire to Reconciliation Australia • Complete and submit the RAP Impact Measurement Questionnaire to Reconciliation Australia annually • Investigate participating in the RAP Barometer 	Jun 2018, Jun 2019	People and Culture Lead
		Jul 2018, Jul 2019	People and Culture Lead
		Sep 2018, Sep 2019	People and Culture Lead
		May 2018, May 2020	People and Culture Lead
12. Report RAP achievements, challenges and learnings internally and externally	<ul style="list-style-type: none"> • Publically report our RAP achievements, progress, challenges and learnings via Annual Report, BOQ Blog and media engagement • Provide updates on achievements, progress, challenges and learnings to the Board and EXCO • Communicate internally our RAP progress, achievements, challenges and learnings via key employee engagement channels (Yammer, mySource, Executive communications, videos, internal events etc) 	Oct 2018, Oct 2019	General Manager Corporate Affairs and Investor Relations
		Oct 018, Oct 2019	General Manager Corporate Affairs and Investor Relations
		Oct 2018, Oct 2019	Head of Corporate Affairs
13. Review, refresh and update RAP	<ul style="list-style-type: none"> • Liaise with Reconciliation Australia to develop a new RAP based on learnings, challenges and achievements • Send draft RAP to Reconciliation Australia for review and feedback • Submit draft RAP to Reconciliation Australia for formal endorsement 	Nov 2019	People and Culture Lead
		Dec 2019	People and Culture Lead
		Apr 2020	People and Culture Lead

CONTACT DETAILS

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The RAP artwork was designed for Bank of Queensland (BOQ) by the students of the Harristown Clontarf Academy, led by Daniel Blades. The hands signify the everyday interactions with BOQ staff and customers, while the colours used in the painting are representative of both BOQ and Clontarf. The centre circle symbolises the central meeting place and heart of the community.