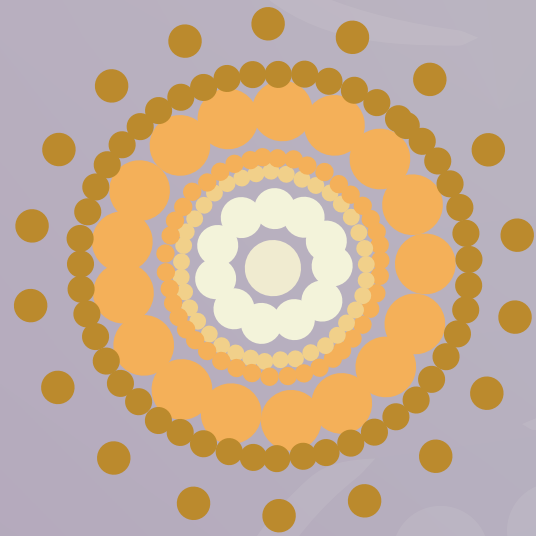
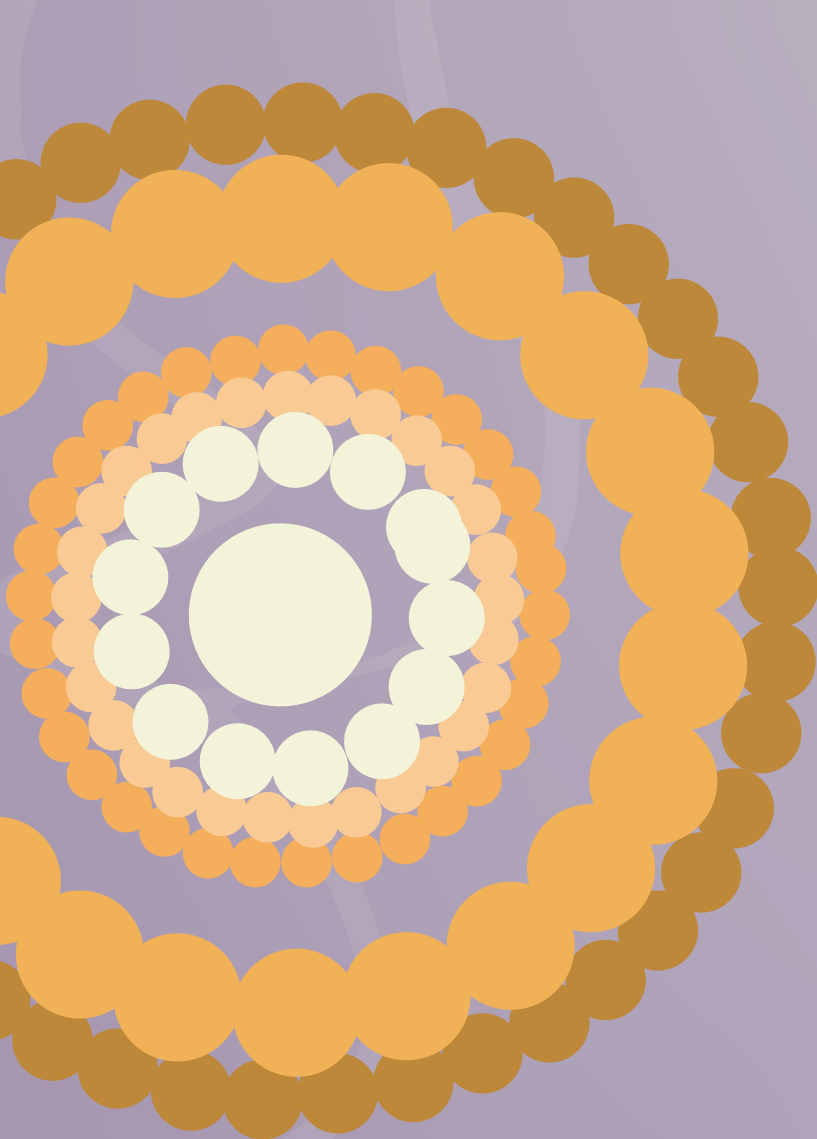




# Innovate

## Reconciliation Action Plan

May 2026 – May 2028



GreaterBank >



## The artwork

As NGM Group operates on many Aboriginal Countries, it was important to have an artwork that was inclusive of all these First Nations lands, while also being contemporary in nature.

As part of a rigorous expression of interest and review process in 2023, Tywana Caldwell was selected as the successful artist. Tywana created a beautiful contemporary artwork entitled *'Reconcile Connection'*, reflecting our organisation's unique business journey, and depicting our values in a truly authentic way. Tywana says the piece gave her a feeling of deep joy and pride as every time she creates an artwork, it holds a special part of herself.

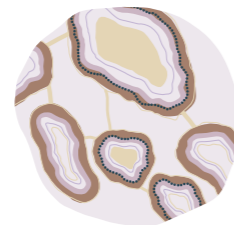
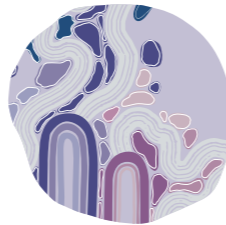
Since Tywana first introduced the artwork to our people, it has been woven into the fabric of our business, featuring in both internal and external documents, promotional materials and merchandise, badges, presentations and more. Our organisational values, as interpreted by Tywana through the artwork, have also visually featured throughout the organisation in various ways.

Our people are so proud of this artwork, and we are thrilled to display it as part of our second Innovate RAP. The artwork is a reflection of NGM Group values, telling a story of connection and community, with each value represented through different brushstrokes, symbols and colours, as explained by Tywana:



The beating heart represents the value **Leading with heart**. I used different shades of blue to give a feeling of security, relaxation and professionalism.

The value **Embrace opportunity** is reflected in the hill symbols, showing growth; growing business, new customers. The river symbolises going with the flow, embracing the 'new', and rising to the challenge.



The value **Own the action** is reflected in the rock-like shapes, representing strength and structure, just as NGM Group does. The interconnecting lines show the responsibility, thoughtfulness and commitment to customers.



The yellow banksia stands for the value **Thrive together**, symbolising rebirth. I chose banksia because they symbolise community. For example, each pod creates large amounts of nectar which provides a food source for other wildlife.

## Meet the artist - Tywana Caldwell

Tywana Caldwell is a Bundjalung woman with bloodlines to both the Widjabul Wiabul and Nyangbul people. Tywana grew up and resides in Lismore, where both our Greater Bank and Newcastle Permanent brands also have strong community connections, including through local branches and teams.

Personally unveiling her contemporary artwork to our people in 2023, Tywana has joined us on a number of occasions to share her inspiration, culture and story.

Tywana grew up in a family and community where storytelling through art is strong, embracing her passion for art after the devastating Lismore floods in 2022. From that point onward, it became clear to her that art could give life to connection with Country.

Drawing inspiration from her homelands, family experiences and native flora and fauna, Tywana's use of colour and vivid storylines invites her audience to feel a deep connection to the stories encapsulated in the art. This is something our people have directly experienced through the stories and art she has shared with us.

Artist Tywana Caldwell proudly sharing her artwork at NGM Group's head office





Yulgun (the sun) featured on our cover and throughout this document represent rising as one mob.

NGM Group wishes to advise that this document may contain images and names of deceased persons.

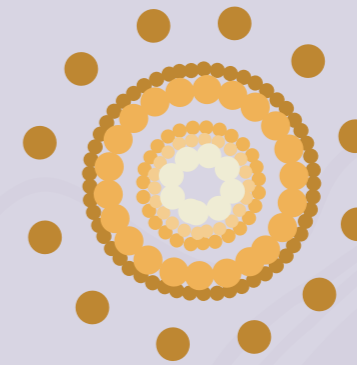
© 2026 Newcastle Greater Mutual Group (NGM Group).

Author: Newcastle Greater Mutual (NGM) Group.

Title: NGM Group's Innovate Reconciliation Action Plan

All images have been published with permission. Terms Aboriginal and Torres Strait Islander, First Australians, First Nations and Indigenous peoples have respectfully been used throughout this document interchangeably when referring to the First Nations peoples of Australia. These terms have been used to encompass the diversity of identities and preferences of all Aboriginal and Torres Strait Islander peoples.

Artworks © Tywana Caldwell 2023



## Acknowledgement of Country

NGM Group acknowledges the Traditional Owners, Custodians and Elders past and present of the lands on which our business, employees, partnerships and customers learn, travel and play. We extend this acknowledgement to all lands across the country. It is on these lands that we connect and collaborate to improve ourselves, our business and strengthen our communities.

We deeply respect and value the intimate relationship between First Nations peoples and Country, and their lasting knowledge that spans countless generations. We celebrate their persistence and resilience, and strive for a society where their views are respectfully heard, leading to positive action and meaningful change.

We look to the past to learn and understand, we immerse ourselves in the present to grow and heal, and we look to the future with passion and hope.

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## Message from our Managing Director & CEO

In April 2024 we launched our first Innovate Reconciliation Action Plan (RAP), a significant step on our journey to advance reconciliation and strengthen our commitment to meaningful change for Aboriginal and Torres Strait Islander communities.

Spanning many different First Nations Countries through our Greater Bank and Newcastle Permanent branches, our purpose at NGM Group is to help our customers and communities thrive. We provide banking services, and have a responsibility to support our communities in ways that create lasting, positive impact.

Our first Innovate RAP focused on building genuine relationships with Aboriginal and Torres Strait Islander peoples through listening, learning and sharing, guiding our partnerships and strategies to elevate First Nations culture and voices.

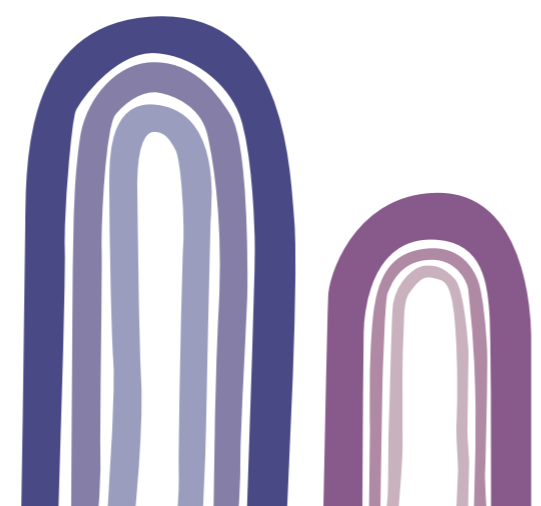
From supporting and volunteering at important community events such as Ngarrama and the Awabakal NAIDOC community day, to sponsoring the Indigenous Storytellers Scholarship and offering our employees hands-on education opportunities, we strive to not only celebrate culture and heritage but to empower our people to play an active role in reconciliation every day.

Through all these initiatives our people have led the way. Ahead of our first Innovate RAP we established both a Working Group and a Champion Group, bringing together representatives across NGM Group with a shared commitment to action. These groups have continued to grow, welcoming new people, new perspectives and a collective passion for meaningful change.

This Innovate RAP sets our commitments and aspirations for the next two years. We are proud to build on the foundations already laid, to deepen our connections with Aboriginal and Torres Strait Islander communities and embrace the opportunities that lie ahead.

Together we will continue to listen, learn and walk alongside First Nations communities to build a future founded on equity, respect and opportunity for all.

**Bernadette Inglis**  
Managing Director & Chief Executive Officer  
NGM Group



## Second Innovate RAP – A statement from the CEO of Reconciliation Australia

Reconciliation Australia commends Newcastle Greater Mutual (NGM) Group on the formal endorsement of its second Innovate Reconciliation Action Plan (RAP).

Since 2006, RAPs have provided a framework for organisations to leverage their structures and diverse spheres of influence to support the national reconciliation movement.

With close to 3 million people now either working or studying in an organisation with a RAP, the program's potential for impact is greater than ever. NGM Group continues to be part of a strong network of more than 3,000 corporate, government, and not-for-profit organisations that have taken goodwill and transformed it into action.

The four RAP types – Reflect, Innovate, Stretch and Elevate – allow RAP partners to continuously strengthen reconciliation commitments and constantly strive to apply learnings in new ways.

An Innovate RAP is a crucial and rewarding period in an organisation's reconciliation journey. It is a time to build the strong foundations and relationships that ensure sustainable, thoughtful, and impactful RAP outcomes into the future.

An integral part of building these foundations is reflecting on and cataloguing the successes and challenges of previous RAPs. Learnings gained through effort and innovation are invaluable resources that NGM Group will continuously draw upon to create RAP commitments rooted in experience and maturity.

These learnings extend to NGM Group the lens of reconciliation to better understand its core business, sphere of influence, and diverse community of staff and stakeholders.

The RAP program's emphasis on relationships, respect, and opportunities gives organisations a framework from which to foster connections with Aboriginal and Torres Strait Islander peoples rooted in mutual collaboration and trust.

This Innovate RAP is an opportunity for NGM Group to strengthen these relationships, gain crucial experience, and nurture connections that will become the lifeblood of its future RAP commitments. By enabling and empowering staff to contribute to this process, NGM Group will ensure shared and cooperative success in the long-term.

Gaining experience and reflecting on pertinent learnings will ensure the sustainability of NGM Group's future RAPs and reconciliation initiatives, providing meaningful impact toward Australia's reconciliation journey.

Congratulations NGM Group on your second Innovate RAP and I look forward to following your ongoing reconciliation journey.

**Karen Mundine**  
Chief Executive Officer  
Reconciliation Australia







## Our vision for reconciliation

NGM Group's vision for reconciliation is to work as one with Aboriginal and Torres Strait Islander peoples, building genuine relationships by listening, learning and sharing. We will walk together to help shape a future based on respect, unity and participation.

For our organisation, this means we will strive to:

- Build an understanding of the needs of Aboriginal and Torres Strait Islander peoples and provide opportunities to learn about, celebrate, champion and embrace First Nations cultures;
- Provide equitable opportunities for economic prosperity, social inclusion and financial wellbeing for Aboriginal and Torres Strait Islander peoples;
- Form meaningful and genuine partnerships which align with our NGM Group values and our purpose of helping our customers and communities thrive; and
- Create an inclusive, diverse and culturally safe workplace for all our employees.

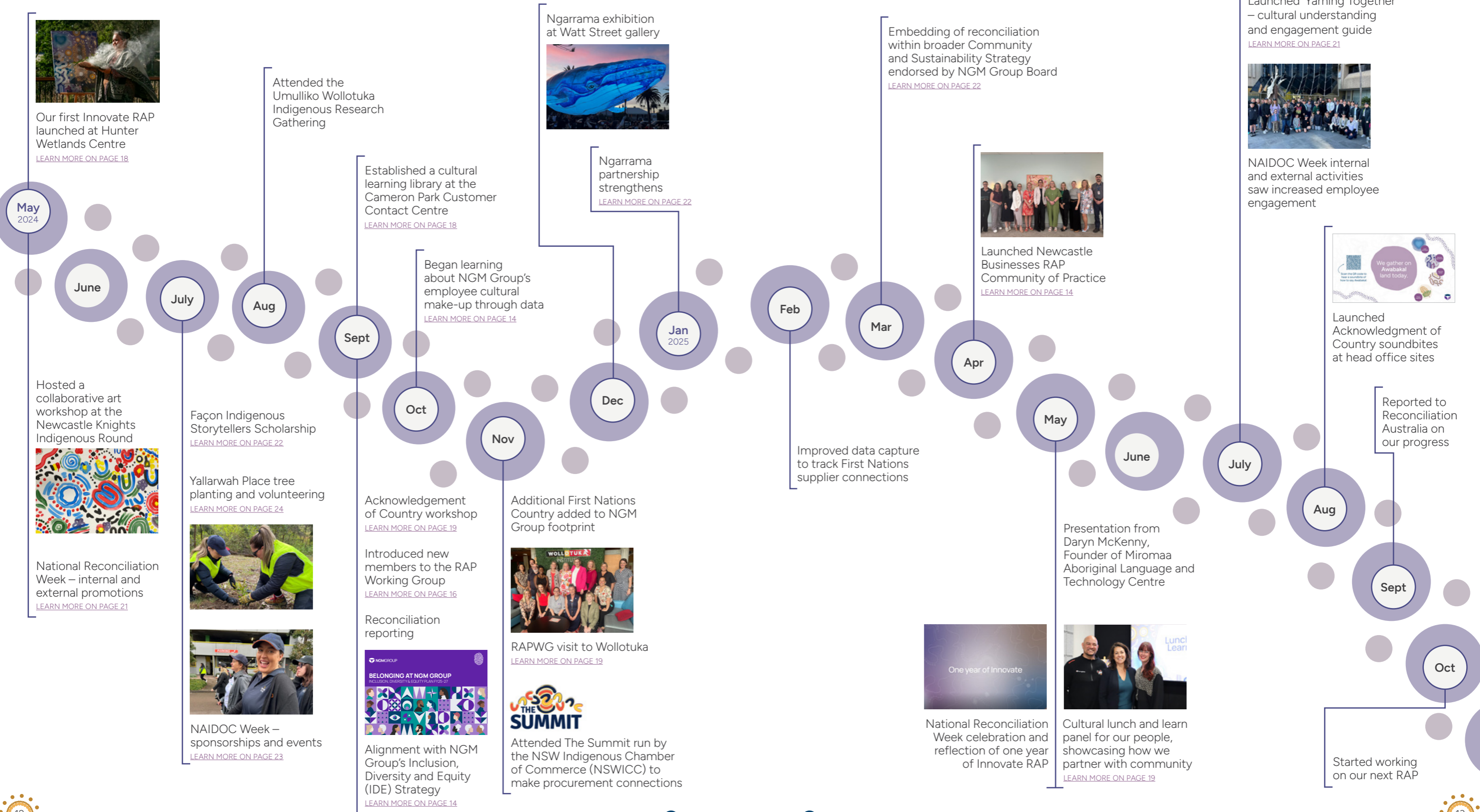
NGM Group is proud to support the annual Ngarrama event, led by the University of Newcastle and held on the lands of the Awabakal and Worimi peoples. The event brings community together through dance, storytelling and performances.

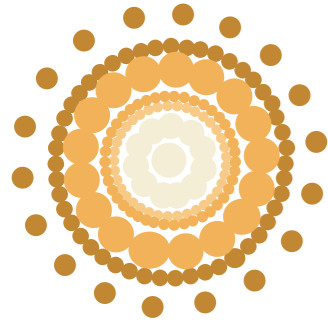


# Our reconciliation journey

Our first Innovate RAP was the result of great collaboration, learning and growth. As one organisation, we were able to reflect on how we could meaningfully embed reconciliation within our organisation, and across our sphere of influence.

The below timeline shows just some of the key milestones over that period:





### Key learnings and challenges

As we progressed through our Innovate plan, our focus on creating a culturally safe workplace intensified; a workplace that enables our employees to feel safe to share their culture, history and experiences with us.

The collection of accurate data to better understand the cultural diversity of our workforce has been challenging. A small number of Aboriginal and Torres Strait Islander employees have identified via our voluntary and confidential data collection process, however this is potentially underrepresenting the diversity in our workforce. Through efforts to create an inclusive, diverse and culturally safe workplace for all our employees, we hope to encourage more employees to share, collaborate and engage with our reconciliation journey.

Through enhancing our procurement processes to include more detail we now have greater insight into the number of Aboriginal and Torres Strait Islander organisations we have commercial relationships with. This is helping us build stronger data insights, and has led to a new partnership with the NSW Indigenous Chamber of Commerce (NSWICC) to ensure we continue to strengthen and grow in this space over the next two years.

Our broad geographic footprint provides an opportunity to engage meaningfully across many different regions and how best to offer all employees localised and impactful engagement opportunities on the First Nations land where they work. This remains a focus for us, as does deepening our connections with the many different First Nations communities and learning from their diverse languages, traditions and histories.

### Most significant uplift

The launch of our Inclusion, Diversity and Equity strategy and aligning this with our Innovate RAP has been a significant focus for our organisation, as we seek to meaningfully embed reconciliation. The strategy formally recognises the value of these communities to build an inclusive and diverse workplace. We are fostering an inclusive and diverse workforce in a considered way, and our people can see that this work matters. Implementing our Innovate RAP is not an isolated project run by our working group, but a strategically embedded list of actions and focus areas we have committed to as a business.

As part of embedding our Inclusion, Diversity and Equity strategy, we have also been developing our structured cultural learning strategy. Our Learning and Development team have been working with various stakeholders across the business, in addition to our cultural advisor and other RAP organisations, to ensure our learning strategy is aligned, considered and impactful. We have also offered our employees wrap-around cultural safety and support post any cultural learning or storytelling activity.

NGM Group is a founding member of the Newcastle Businesses RAP Community of Practice, bringing together local businesses with a RAP to share learnings, challenges and successes. This group meets regularly, engages in constructive discussion and has created meaningful connections.

“Our employees come to work each day with a shared purpose to help our customers and communities thrive. And we know part of this is building our understanding of the issues and needs of Aboriginal and Torres Strait Islander peoples in the communities we operate in, and forming genuine partnerships. We also know that it is about understanding and celebrating diversity at a broader level, and that is why our RAP deliverables are so aligned within our broader IDE strategy. An inclusive and diverse workplace where everyone feels like they belong is so important to us.”

**James Cudmore**  
Chief Customer and Digital  
Innovation Officer and RAP  
Executive Sponsor



## Governance for implementing a meaningful RAP

Our RAP is led by our people, and supported, endorsed and championed by our Board and Executive Team.

As an organisation that thrives on strong governance, we understood the importance of setting up a rigorous structure for the implementation of our RAP, including clear deliverables. As such, we established both a RAP Champion Group and RAP Working Group when we commenced preparation for our first Innovate RAP in 2023, and the two groups have been meeting regularly since then.

We have First Nations employees represented on both groups, along with some employees who joined at inception and others who have joined more recently. This has enabled continuity and consistency in our actions along with fresh ideas and perspectives.

We have ensured representation from employees from all divisions of our organisation, enabling the work of our group to spread authentically right across the business, from colleague to colleague.

As part of the Executive Team, our Chief Customer and Digital Innovation Officer is the Executive sponsor and champion of the RAP, driving NGM Group's vision and commitment to reconciliation through our leadership team and into the business.

### RAP Champion Group

NGM Group's RAP Champion Group (RAPCG) is comprised of senior leader employees as well as leaders within their area of expertise, and the purpose of the group is to drive reconciliation progress and contribute to positive impacts within the organisation and, more broadly, in the community.

Our RAPCG currently includes:

- Executive RAP Champion and Chief Customer and Digital Innovation Officer
- Head of Community and Sustainability
- Sustainability Manager – Community Impact
- Sustainability and Impact Specialist
- Head of Talent Management – People and Workplace
- Senior Internal Auditor – Operations
- Branch Manager – Coffs Harbour (GB)
- Branch Manager – Lismore (NP)
- Business Manager – Technology
- Category Manager – General Business, Procurement
- External Cultural Advisor.

### RAP Working Group

NGM Group's RAP Working Group (RAPWG) consists of employees from all departments and both retail brands, including our contact centres and branches. The role of the RAPWG is to contribute ideas to support the progression of our vision for reconciliation, guide and action the deliverables and targets of our Innovate RAP, and support the broader organisation in building cultural awareness and supporting cultural safety.

Our RAPWG currently includes:

- Executive RAP Champion and Chief Customer and Digital Innovation Officer
- Head of Community and Sustainability
- Sustainability Manager – Community Impact
- Sustainability and Impact Specialist
- Head of Talent Management – People and Workplace
- Senior Internal Auditor – Operations
- Branch Manager – Coffs Harbour (GB)
- Branch Manager – Lismore (NP)
- Business Manager – Technology
- Customer Service Officer – GB
- Operations Manager – Contact Centre
- Senior Legal Counsel – Regulatory
- Governance Support Officer
- IT Test Analyst
- Data Governance Specialist
- Senior Internal Auditor – Projects and Change
- Category Manager – General Business, Procurement
- Procurement Specialist
- Community Engagement and Events Specialist
- Senior Specialist, Partnerships and Community Engagement
- External Cultural Advisor.



### Our Cultural Advisor

Cherie Johnson, a proud Gamilaroi and Weilwun woman from Northern NSW, is an award-winning artist and educator based in Awabakal Country.

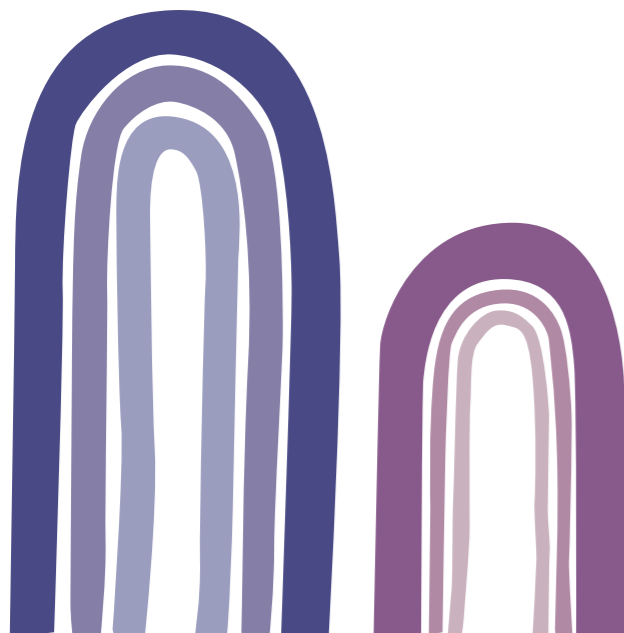
Cherie sits on both our RAPWG and RAPCG, providing invaluable cultural support and advice that is focused on capability and capacity building.

Holding a Diploma in Teaching, a Bachelor of Fine Arts, and currently pursuing a PhD in Aboriginal Philosophy, Cherie is also a graduate of the Australian Institute of Company Directors (AICD). She is the Founder and Managing Director of Speaking in Colour, Miti Nukang Ltd and Non-Executive Director of the Yadha Muru Foundation. Her work spans sculpture, photography and dance, with a focus on cultural storytelling. In 2023, she won the IMAGinE Award for Indigenous Curator of the Year and continues to make a significant impact on education, cultural revitalisation and First Nations leadership.

Cherie has been supporting us on our reconciliation journey from the beginning, which means she holds a deep understanding of our organisation's story, journey and pathway forward.

This consistent support has meant that Cherie is able to both nurture and challenge us to grow, as she has an awareness of our past and vision for the future.

Cherie not only provides us with invaluable advice, guidance and education, but also supports us in connecting meaningfully within and across the many different First Nations lands that our organisation operates on.





## Engaging our people on our reconciliation journey

Our people are the beating heart of our business, and the driving force behind our RAP. Our people want to be engaged on our reconciliation journey and, as a business, we are always looking for ways we can support them to do so.

A key part of how we support our communities is to provide meaningful opportunities for our people to be involved through volunteering. In FY25, our people gave over 4,000 hours to volunteering, including supporting reconciliation activities.

Just some of the ways in which our employees have been involved in furthering or supporting our reconciliation journey include:

### Cultural learning libraries

We have established cultural learning libraries at our corporate sites, including our head office and contact centre sites. These libraries showcase a range of First Nations literature, from children's books to biographical stories and historical pieces. The library provides a safe space for employees to sit and read, or borrow a book that will help expand their knowledge or understanding of First Nations culture and creativity. There's also a list of recommended podcasts and audibles on display at our libraries to support those employees who prefer aural learning. We recently updated these spaces to also include some Aboriginal and Torres Strait Islander gourmet produce and teas, as well as RAP awareness merchandise. We have received positive feedback from employees and can see valuable peer-to-peer learning and engagement.

### Reconciliation hub

Our reconciliation hub is located on our employee intranet. It showcases the latest information related to our RAP, significant events, relevant news, partner updates and reconciliation related education and resources. It provides a quick, easy-access portal of information for employees to engage with. We have also established an engaging social network platform for employees to have conversations in real-time, enabling us to connect informally with our employees on the topic of reconciliation. Our employees also use this space to share photos and stories about how they have been connecting with their local community, particularly around National Reconciliation Week and NAIDOC Week.

### Innovate RAP launch event – Caring for Country

As part of National Reconciliation Week 2024, members of our Board, Executive Team, RAP Working Group, Charitable Foundations and Community Engagement teams celebrated our inaugural Innovate RAP by coming together with community to learn and care for Country. Held at the Hunter Wetlands Centre on Awabakal land, more than 50 of our team immersed themselves in a range of cultural activities to broaden our understanding and contribute to a more sustainable future. This included a First Nations art workshop, facilitated by our RAP artist Tywana Caldwell, First Nations dancing led by Renae Lamb and the Midnight Dreaming Dance Group, and a cultural landscape and bush tucker tour, guided by Indigenous Archaeologist, Ash Williams. This interactive event received high praise from those involved, with the Country and cultural learning immersion epitomising our vision for reconciliation – walking together to help shape a future based on respect, unity and participation.

### Acknowledgement of Country workshop

As part of our commitment to embedding meaningful reconciliation within NGM Group, the RAP Working Group hosted its first Acknowledgement of Country workshop for employees. Facilitated by our Cultural Advisor, Cherie Johnson, the workshop was attended by almost 50 people from across NGM Group wanting to broaden their understanding of the significance of Acknowledgements of Country and what to consider if asked to deliver one.

Cherie provided general information about the cultural protocols and differences of both an Acknowledgement of Country and Welcome to Country, as well as examples of when each practice should be applied. Since the workshop was held, we have seen an increase in the number of employees reaching out to learn more about presenting an Acknowledgment of Country, and also witnessed a large number of employees delivering personalised Acknowledgements across the business. We also now begin our RAPWG meetings with our employees volunteering to provide an Acknowledgment of Country who research and share something about the First Nations land they are joining from. This has led to the team sharing information about key Aboriginal and Torres Strait Islander stakeholders in their regions, the work they do, and the impact they are making. Some have even shared about the changing landscape and language they have been taught. This sets the tone of all our RAPWG meetings – one of collaboration, sharing and peer-learning.

### National Reconciliation Week Lunch and Learn

As part of National Reconciliation Week 2025, we held a Lunch and Learn event attended both in person and virtually by our employees. The purpose of this event was to educate, engage and inspire NGM Group staff using the theme 'Bridging Now to Next'. We engaged with three external First Nations panellists to raise awareness, promote dialogue and contribute to the reconciliation process between Aboriginal and Torres Strait Islander peoples and non-Indigenous Australians. The panellists included:

- Ruby Shay – Award-winning singer-songwriter and winner of our Greater Bank Indigenous Storytellers Scholarship in 2024
- Joel Khalu – Assistant Coach for the Illawarra Hawks, sponsored by Greater Bank, Head Coach of the Australian Indigenous Basketball Men's National Team from 2014–2019, and Founder of Hoop Dreaming
- Ash Williams – Aboriginal cultural educator and Indigenous Archaeologist.

As part of the session, we also highlighted the growth and connections we have made as an organisation so far and promoted open discussion around the ways in which we can continue to contribute to the reconciliation process into the future. This session was recorded and shared with more employees.

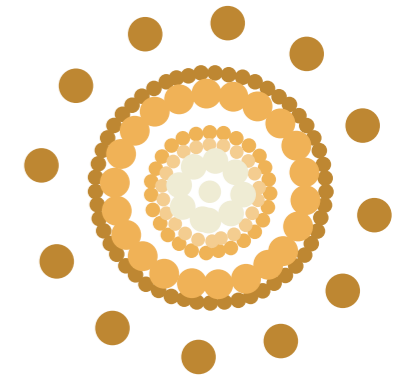
### RAP Working Group visit to Wollotuka

In late 2024 our RAPWG visited the Wollotuka Institute at the University of Newcastle. The Wollotuka Institute is a leader in First Nations education and research, committed to the advancement and leadership of Aboriginal and Torres Strait Islander peoples at a local, national and global level. The Wollotuka Institute is located in the Birabahn Building, on the traditional lands of the Pambalong Clan of the Awabakal people. Our group was taken on a guided tour of the facility and treated to an immersive experience, learning about the cultural significance of the building and the inspiring First Nations artwork featured within it.



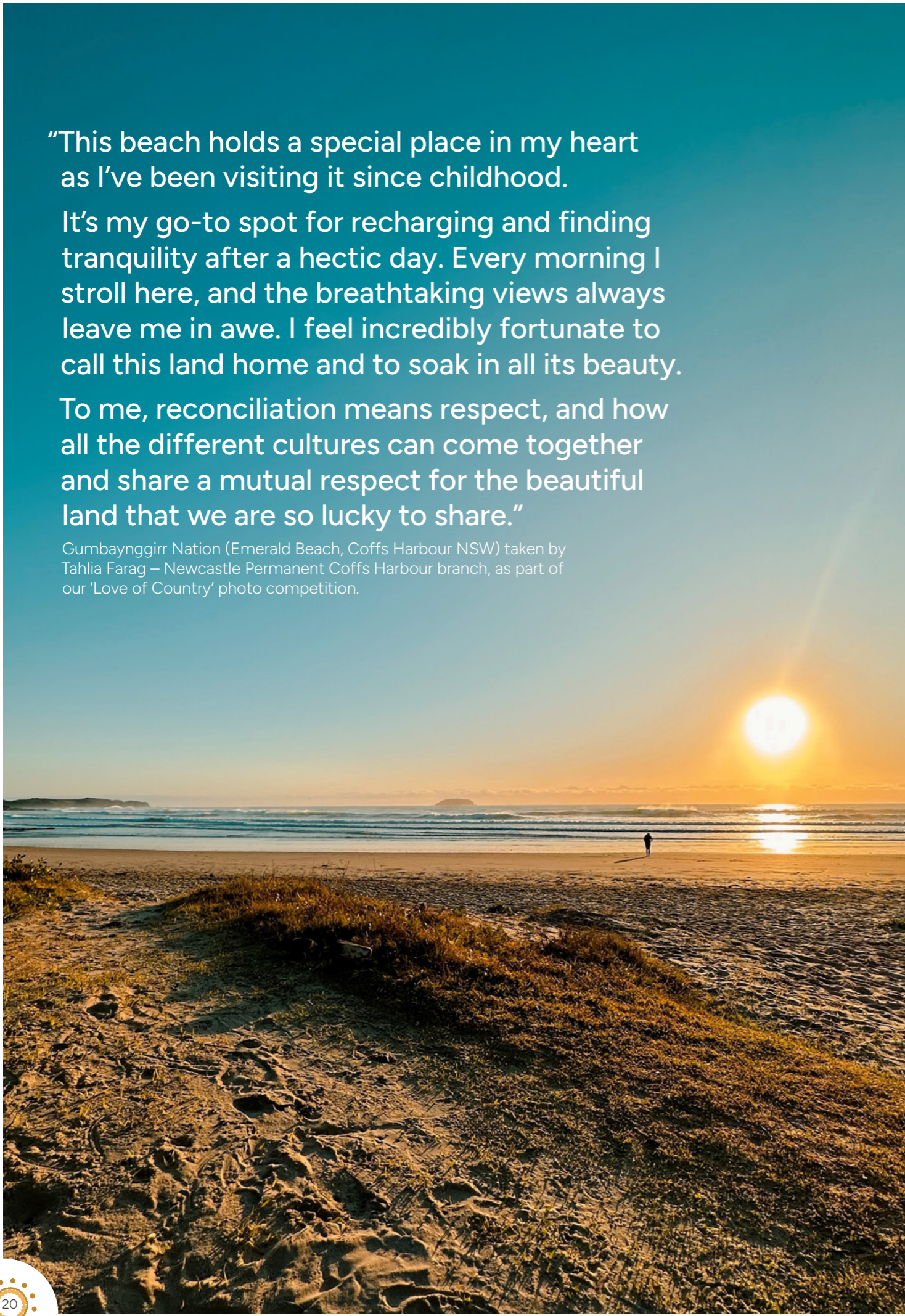
Photo: Milky Hooper

NGM Group employees and members of the Executive Team and Board participating in a cultural landscape and bush tucker tour, guided by Indigenous Archaeologist, Ash Williams.



“This beach holds a special place in my heart as I’ve been visiting it since childhood. It’s my go-to spot for recharging and finding tranquility after a hectic day. Every morning I stroll here, and the breathtaking views always leave me in awe. I feel incredibly fortunate to call this land home and to soak in all its beauty. To me, reconciliation means respect, and how all the different cultures can come together and share a mutual respect for the beautiful land that we are so lucky to share.”

Gumbaynggirr Nation (Emerald Beach, Coffs Harbour NSW) taken by Tahlia Farag – Newcastle Permanent Coffs Harbour branch, as part of our ‘Love of Country’ photo competition.



**Yarning together: a cultural understanding and engagement guide**

In 2025 we finalised our cultural engagement document, titled ‘Yarning together: a cultural understanding and engagement guide’. The purpose of this document is to strengthen respectful and inclusive language at NGM Group, and provide our employees with practical and helpful tips including how to personalise an Acknowledgement of Country, our RAP artwork usage guidelines and helpful cultural language and terminology examples. It forms part of our broader Inclusion, Diversity and Equity Strategy and aims to provide guidance around ensuring our work respects Aboriginal and Torres Strait Islander cultural beliefs and practices. It was developed in consultation with our Cultural Advisor, our RAPWG and utilising education and resources provided by Reconciliation Australia.

The document has been well received and used by our employees. One demonstration of this is a consistent and reflective Acknowledgement across all our employee email signatures and website, and an increase in the understanding and general awareness of the principles of Indigenous Cultural and Intellectual Property (ICIP). Our employees understand the importance of observing ICIP when seeking to utilise Tywana’s artwork for business projects, presentations or reports.

**Love of Country Photo Competition**

We acknowledge our people and customers reside on, visit and traverse many different traditional lands across our beautiful country. To help our employees recognise and celebrate those lands, we created a ‘Love of Country’ photo competition. This competition, held during National Reconciliation Week, invites employees to submit a photo on Country, with a statement around what that place and reconciliation means to them. We received almost 100 entries from employees right across our organisation. This is a fantastic place-based activity to bring our employees together in the spirit of reconciliation and acknowledging Country. Our community partners also support this activity by donating prizes. Last year, some of our sporting partners proudly donated their team’s First Nations-designed jerseys.

**Yarning Time with our RAP Working Group**

To support the ongoing cultural education of our RAPWG, we introduced a Yarning Time session to the start of our working group meetings. The intent of this Yarning Time was to create a specific safe space for cultural knowledge to be shared, in line with our cultural education focus. So far, guest speakers have included our Cultural Advisor, Cherie Johnson, RAP artist Tywana Caldwell, and Miromaa Aboriginal Language and Technology Centre Founder, Daryn McKenny.

## Our commitment to community and sustainability

Giving back to our communities is more than a responsibility; it drives everything we do. From grassroots partnerships and community grants to financial literacy programs and disaster recovery support, we're helping to build stronger, more resilient regional communities.

As per our vision for reconciliation, forming meaningful and genuine partnerships with Aboriginal and Torres Strait Islander organisations and community groups forms a key part of our Community and Sustainability Strategy. Reconciliation is embedded within our Social Impact Pillars and is evidenced in the authentic relationships we have built and the meaningful, co-created outcomes we have achieved.

Some of these community and sustainability partnerships include:



### Community

#### Djuyalgal Scholarship

A foundation partner of the Façon Indigenous Storytellers Scholarship (or 'Djuyalgal Scholarship' in the traditional Gathung language of the Worimi people), Greater Bank has continued to champion emerging First Nations creatives across nine artforms including writing, music, filmmaking, fashion design and photography. Each finalist receives mentoring from an industry leader, with an overall winner receiving a \$10,000 scholarship. As part of the 2025 program, we increased our financial support to provide each of the finalists with funding to assist with developing their creative practice and ensure more First Nations voices are empowered to share their stories. We also look for different ways to foster and encourage ongoing connections and participant support. For example, we invited 2024 scholarship winner Ruby Shay to be part of our National Reconciliation Week Lunch and Learn Panel, and connected her with the Awabakal NAIDOC Community Day event.

#### Ngarrama

Newcastle's largest reconciliation event, Ngarrama, means 'to sit, listen and know'. It is a free public event held every year on 25 January and brings thousands of people together at King Edward Park on Awabakal Country. Through engaging performances, music, open dialogue, truth telling and historical acceptance, Ngarrama paves the way for meaningful connection with Aboriginal and Torres Strait Islander communities.

NGM Group has been proud to partner with University of Newcastle over the last three years to host this important event for our community. Our employees have also been invited to participate in the steering committee of the event as well as volunteer on the night, or attend and participate with family and friends.



#### Awabakal NAIDOC Community Day and march

NGM Group proudly supports the annual Awabakal NAIDOC Community Day and march on Awabakal Country in Newcastle. Our employees and members of our Executive Team are proud participants in this day every year, and we have seen an annual increase in participation from our employee network each year. Our employees proudly participate in a flag raising ceremony at Civic Park and walk alongside community members in the march, which finishes at Foreshore Park for more celebrations and activities. There, both our Greater Bank and Newcastle Permanent retail brands proudly support activations. For the 2025 event, we invited previous Djuyalgal Scholarship winner, musician Ruby Shay, to perform at both the flag raising ceremony and at our activation in the park, further demonstrating our commitment to linking the threads of support across opportunities.

#### Grassroots funding for Indigenous community groups

Over the last few years, our Greater Bank brand has provided funding support specifically to Aboriginal and Torres Strait Islander community groups located in many of the regions throughout our operational footprint. More than \$30,000 in funding has been provided to date to Aboriginal and Torres Strait Islander organisations via this grassroots program.



Photo: Magnetic Shots

We are committed to meaningfully linking the threads of support across the community and reconciliation activities we participate in.



Biripai Country taken by Jamie Smith – Branch Manager, Forster, as part of our 'Love of Country' photo competition.



## Charitable foundations

### HealthWISE

Building on their extensive experience in delivering primary health care in the New England region, a pilot project supported by the Newcastle Permanent Charitable Foundation is seeing HealthWISE partner with community pharmacies to embed Aboriginal Health Workers in retail settings to improve health literacy and medication management for First Nations communities. This project directly addresses the ongoing gap in health outcomes for First Nations communities in the New England region, and is a practical approach to support, driven by community for community.

### Neuroscience Research Australia (NeuRA) – Deadly Brains: Family & Community Brain Health

Thanks to funding from the Newcastle Permanent Charitable Foundation, NeuRA will partner with four Aboriginal Health Services to study brain health in First Nations communities. Using culturally appropriate yarning with 120 participants, funding for the first year of the project will support the development of a "Deadly Brains model", which will include training staff as 'Brain Health Champions', and running community education events. This project directly addresses intergenerational brain health inequity for First Nations people, partnering with communities to develop a culturally safe, community-led model of research where healing-centred ways of collecting relevant brain health information is prioritised.

### Coast and Country Primary Care (CCPC)

The Culture Connect Pilot Project, funded by the Newcastle Permanent Charitable Foundation, is an 8-week initiative focused on mental health awareness, personal wellbeing, and psychosocial support for First Nations people on the Central Coast. Co-developed by Coast CCPC and MINGALETTA Aboriginal Torres Strait Islander Corporation, the project seeks to improve health outcomes for First Nations communities in the region and positively influence Closing the Gap targets 1 and 14 which relate to life expectancy and social and emotional wellbeing respectively. Led by an Aboriginal peer worker, the project aims to foster an accessible, culturally safe environment for enhancing cultural connections and health literacy.

### DeadlyScience

The DeadlyScience Pathways expansion, funded by the Greater Charitable Foundation, addresses systemic barriers preventing Aboriginal and Torres Strait Islander peoples from accessing high-potential STEM careers. The partnership allows them to expand this program into NSW and will provide STEM-engaged First Nations students direct pathways to tertiary education through university campus structured immersion weeks, academic pathway presentations covering study structures (PhD, Masters, postdoc), and application process guidance. Students connect with Indigenous student support services and learn how to navigate university as an Aboriginal person. Through hands-on laboratory experiences, speed mentoring with Indigenous researchers, and exposure to diverse STEM careers, students develop concrete employment aspirations. The program also aims to create direct connections between students and potential employers.

## Sustainability

### Cultural landscape and bush tucker tour

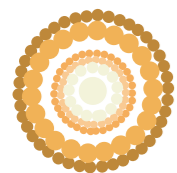
As part of our first Innovate RAP launch, we were thrilled to invite Ash Williams to lead us on a cultural landscape and bush tucker tour of the Hunter Wetlands, a community run centre working to regenerate and conserve our local wildlife habitat. This was an inspiring and engaging experience, and our employees, Executive Team and Board members learnt about Australia's First Nations cultures' connection to Country, and the importance of nurturing local lands. It was an interactive sensory experience, as we tasted and smelt different plants and learned about their various medicinal and traditional purposes.

### Standing with our Awabakal community after the floods

The Awabakal Medical Clinic in Cardiff is an Aboriginal community health service that delivers culturally appropriate primary health care services, advocacy and social and emotional support to Aboriginal people and their families in the Lake Macquarie community. The Awabakal Clinic and their Preschool in Glendale were significantly impacted following a severe weather event in May 2025. When we heard they needed support, NGM Group reached out with a \$10,000 donation to support both the Medical Clinic and Preschool.

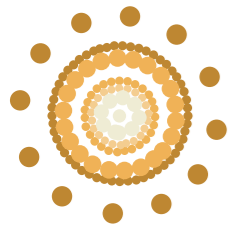
### Yallarwah Place

NGM Group's commitment to community, sustainability and impact came to life over the last few years as our teams swapped office chairs for gardening gloves to volunteer at Yallarwah Place. Yallarwah Place provides a home away from home for the families of Aboriginal and Torres Strait Islander peoples from Hunter and Northern NSW communities who are receiving medical care at John Hunter Hospital. As one of the initiative's founding sponsors, Newcastle Permanent has been proud to support Yallarwah's meaningful work from day one. In 2024, Yallarwah, meaning 'resting place' in Awabakal language, celebrated its 25th anniversary with a major restoration of the cultural bush track behind the building. Since then, several of our NGM Group teams have rolled up their sleeves to plant, weed, and mulch the area. This connection has also fostered other ongoing volunteer opportunities to care for Country, having ignited a passion and desire within our employee network to do and learn more.





The Curious Legends illuminated puppets performing an interactive experience at the 2026 Ngarrama event



## Our commitments

### Relationships

At NGM Group we recognise that RAPs are a positive framework towards reconciliation with First Nations peoples. We are passionate about working as one with Aboriginal and Torres Strait Islander peoples to build genuine relationships and partnerships. We recognise this needs to be a collaborative effort and will continue to do this by connecting our business with community and considering this as part of broader ongoing strategy development.

Our geographic footprint spans many different Aboriginal Countries, many of our initiatives and outreach are working to develop key relationships in each of those regions. We commit to continuing and strengthening this work as part of our second Innovate RAP and broadening this impact as we look beyond the scope of this RAP's formal completion in 2028.

One of NGM Group's key strategic priorities is to 'lead on community connection' and we see building true and meaningful partnerships and relationships with the Traditional Owners of the lands on which we operate as key to achieving this. This also demonstrates how reconciliation is formally embedded into the fabric of our strategic direction and our Community and Sustainability Strategy, emphasising the depth of our commitment.

As a customer-owned financial institution, we also believe a key opportunity lies in seeking ways in which we could provide equitable opportunities for economic prosperity, social inclusion and financial wellbeing for Aboriginal and Torres Strait Islander peoples.

#### Action: Build relationships through celebrating National Reconciliation Week (NRW).

| Deliverable  | Timeline                  | Responsibility  |
|--|---------------------------|---|
| Circulate Reconciliation Australia's NRW resources and reconciliation materials to our staff.  | May 2026, 2027            | Organisational Communication  |
| RAP Working Group members to participate in an external NRW event.   | 27 May–3 June, 2026, 2027 | Sustainability Manager – Community Impact                                   |
| Encourage and support staff and senior leaders to participate in at least one external event to recognise and celebrate NRW.   | 27 May–3 June, 2026, 2027 | Chief Customer and Digital Innovation Officer/ Organisational Communication |
| Organise at least one NRW event each year.   | 27 May–3 June, 2026, 2027 | Sustainability Manager – Community Impact                                   |
| Register all our NRW events on Reconciliation Australia's NRW website.   | May 2026, 2027            | Sustainability Manager – Community Impact                                   |
| Continue to connect with local Reconciliation Week community working groups to understand how NGM Group is best placed to support activities across our geographic footprint.  | April 2027, April 2028    | Sustainability Manager – Community Impact                                   |
| Deliver annual message from RAP Champion during NRW.   | 27 May–3 June, 2026, 2027 | Organisational Communication  |
| Run employee engagement program during NRW that encourages employees to share what reconciliation means to them and celebrate the broad geographic spread of our organisation. | 27 May–3 June, 2026, 2027 | Organisational Communication/ Sustainability Manager – Community Impact     |

#### Action: Establish and maintain mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.

| Deliverable  | Timeline             | Responsibility                            |
|--|----------------------|---|
| Continue to meet with local Aboriginal and Torres Strait Islander stakeholders and organisations to develop guiding principles for future engagement.                          | May 2026, 2027, 2028 | Sustainability Manager – Community Impact |
| Continue to refine, implement and commit to an ongoing engagement plan working with Aboriginal and Torres Strait Islander stakeholders and organisations across our footprint. | July 2026            | Sustainability Manager – Community Impact |
| Continue to offer the community initiatives which help to connect and build relationships with key stakeholders across the footprint.  | September 2026       | Sustainability Manager – Community Impact |

#### Action: Promote reconciliation through our sphere of influence.

| Deliverable  | Timeline           | Responsibility   |
|--|--------------------|--|
| Update and implement a staff engagement strategy to continue to raise awareness of reconciliation across our workforce.            | May 2026           | Organisational Communication   |
| Communicate our commitment to reconciliation publicly.   | October 2026, 2027 | Chief Customer and Digital Innovation Officer/ Head of Corporate Affairs |
| Explore opportunities to positively influence our external stakeholders to drive reconciliation outcomes.                          | August 2026        | Sustainability Manager – Community Impact                                |
| Collaborate with RAP organisations and other like-minded organisations to develop innovative approaches to advance reconciliation. | September 2026     | Sustainability Manager – Community Impact                                |
| Explore opportunities to reflect on reconciliation as part of our existing community partnership reporting mechanisms.             | June 2026          | Senior Manager – Charitable Foundations                                  |
| Publish case studies and stories from community partnerships pertaining to reconciliation on our intranet.                         | July 2026          | Organisational Communication   |
| Embed reconciliation within our Social Impact Pillars to meaningfully aggregate and report on our contribution and progress.       | June 2026          | Sustainability Manager – Community Impact                                |

#### Action: Promote positive race relations through anti-discrimination strategies.

| Deliverable   | Timeline      | Responsibility                     |
|---|---------------|------------------------------------|
| Maintain ongoing engagement with Aboriginal and Torres Strait Islander employees and advisors to ensure anti-discrimination provisions remain embedded in our People policies and continue to evolve in response to emerging needs. | December 2026 | Chief People and Workplace Officer |
| Sustain the integration of anti-discrimination and positive race relations in the organisation's IDE Strategy, ensuring a lasting commitment.   | November 2026 | Chief People and Workplace Officer |

## Respect

As our unique vision for reconciliation identifies, we wish to walk together with Aboriginal and Torres Strait Islander peoples to help shape a future based on respect, unity, and participation. As a business we are now ready to embed our cultural learning strategy into our organisation's formalised learning curriculum and by supporting a culturally safe workplace for our people, based on respect and truth-telling.

We will monitor the engagement and impact of the learning ensuring we are measuring what matters and we are maintaining the alignment to our core pillars and commitment to reconciliation.

We want to encourage understanding, awareness and growth as we forge our own genuine pathway to reconciliation.

### Action: Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights through cultural learning.

| Deliverable  | Timeline          | Responsibility                            |
|--|-------------------|---|
| Deliver and promote a co-developed Cultural Learning Strategy and continue to work with Aboriginal and Torres Strait Islander advisors to ensure it meets emerging and evolving cultural learning needs. | July 2026         | Chief People and Workplace Officer        |
| Provide opportunities for RAP Working Group members, People and Workplace Senior Leaders and other key leadership employees to participate in formal and structured cultural learning.                   | August 2026, 2027 | Sustainability Manager – Community Impact |

### Action: Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.

| Deliverable  | Timeline        | Responsibility  |
|--|-----------------|---|
| Continue to increase our employees' understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols.        | May 2027        | Organisational Communication/ Sustainability Manager – Community Impact |
| Promote and continue to update, as required, the cultural protocols document, including protocols for Welcome to Country and Acknowledgement of Country.                                   | July 2027       | Organisational Communication/ Sustainability Manager – Community Impact |
| Invite a local Traditional Owner or Custodian to provide a Welcome to Country or other appropriate cultural protocol at significant events each year.                                      | July 2026, 2027 | Sustainability Manager – Community Impact                               |
| Include an Acknowledgement of Country or other appropriate protocols at the commencement of important meetings.  | May 2026        | Sustainability Manager – Community Impact                               |
| Continue to share the education and learnings from the Acknowledgement of Country workshop to help support employees to comfortably deliver a personalised and meaningful Acknowledgement. | June 2026       | Sustainability Manager – Community Impact                               |

### Action: Build respect for Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC Week.

| Deliverable   | Timeline                      | Responsibility  |
|---|-------------------------------|---|
| RAP Working Group to participate in an external NAIDOC Week event.  | First week in July 2026, 2027 | Sustainability Manager – Community Impact                               |
| Maintain our commitment to actively encourage and support staff participation in NAIDOC Week and other IDE events.  | December 2026                 | Chief People and Workplace Officer                                      |
| Promote and encourage participation in external NAIDOC events to all employees.   | First week in July 2026, 2027 | Organisational Communication  |
| Connect and partner with local NAIDOC community working groups to understand how NGM Group is best placed to support NAIDOC celebrations across our geographic footprint. | May 2026, 2027                | Sustainability Manager – Community Impact                               |
| Continue to include and promote resources and education on the Reconciliation Hub on the intranet that provide access to Aboriginal and Torres Strait Islander languages. | June 2026                     | Organisational Communication/ Sustainability Manager – Community Impact |

### Action: Support the culturally safe delivery of First Nations truth-telling within our organisation.

| Deliverable   | Timeline     | Responsibility                            |
|---|--------------|---|
| Utilise NGM Group Reconciliation hub to promote resources that introduces Aboriginal and Torres Strait Islander peoples story sharing and lived experiences in a safe, intentional way. | May 2027     | Sustainability Manager – Community Impact |
| Invite Aboriginal and Torres Strait Islander Traditional Owners, or employees (if comfortable) to share their lived experiences, learnings and future aspirations.                      | July 2027    | Sustainability Manager – Community Impact |
| Engage with Traditional Owners about how our organisation can support truth-telling through our sphere of influence.  | January 2027 | Sustainability Manager – Community Impact |

## Opportunities

We are committed to building an understanding of the needs of Aboriginal and Torres Strait Islander peoples so that we can provide opportunities that are meaningful and truly impactful.

We acknowledge that we need to continue to look internally to understand how we can enhance some of our own processes to ensure we provide culturally safe and beneficial opportunities that embrace and champion First Nations cultures.

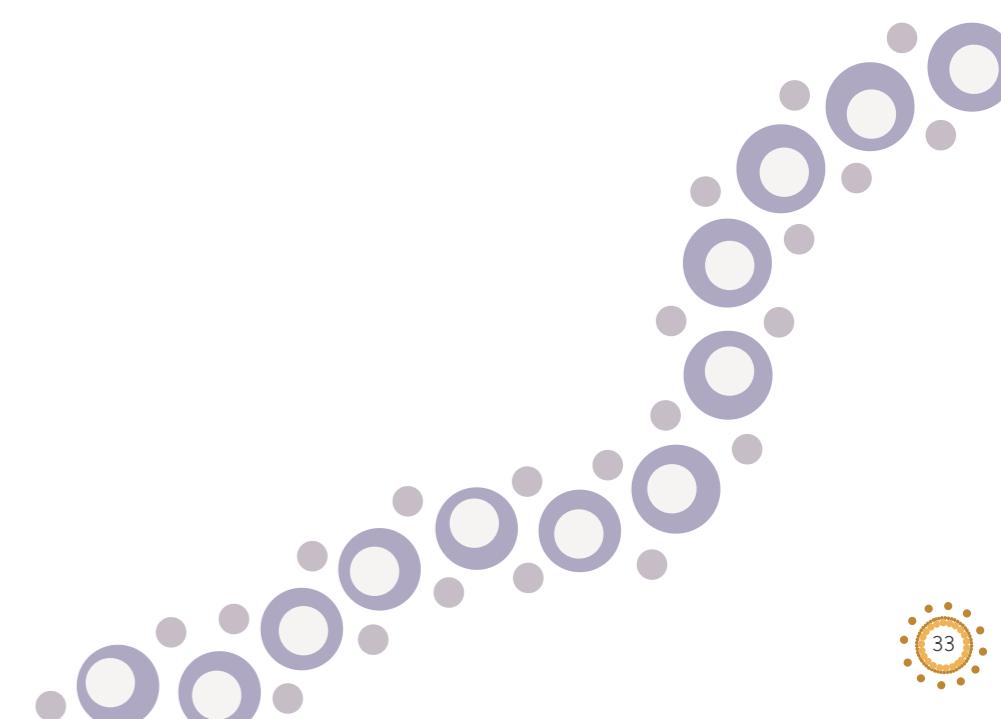
We also commit to ensuring that we develop opportunities based on guidance and advice from Aboriginal and Torres Strait Islander stakeholders.

### Action: Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention, and professional development.

| Deliverable  | Timeline      | Responsibility                     |
|--|---------------|------------------------------------|
| Continue to create and promote opportunities for our people to share their background, to help inform future employment initiatives and professional development.  | October 2026  | Chief People and Workplace Officer |
| Maintain engagement with Aboriginal and Torres Strait Islander employees and diverse communities to ensure our People policies, procedures and practices drive inclusive recruitment and professional development free of systemic barriers. | December 2026 | Chief People and Workplace Officer |
| Support and promote NGM Group's employer brand by actively attending and engaging with key Aboriginal and Torres Strait Islander cultural events, demonstrating visible commitment to inclusion and community connection.                    | November 2026 | Chief People and Workplace Officer |

### Action: Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.

| Deliverable   | Timeline   | Responsibility                        |
|---|------------|---------------------------------------|
| Refine and implement an Aboriginal and Torres Strait Islander procurement strategy.   | April 2027 | Chief Strategy and Governance Officer |
| Partner with NSW Indigenous Chamber of Commerce (NSWICC).   | May 2026   | Chief Strategy and Governance Officer |
| Communicate opportunities for procurement of goods and services from Aboriginal and Torres Strait Islander businesses to staff.   | July 2026  | Chief Strategy and Governance Officer |
| Regularly review procurement practices to continue to ensure there are no barriers to procuring goods and services from Aboriginal and Torres Strait Islander businesses. | June 2027  | Chief Strategy and Governance Officer |
| Continue to develop meaningful commercial relationships with Aboriginal and/or Torres Strait Islander businesses.   | April 2027 | Chief Strategy and Governance Officer |
| Engage with Aboriginal and Torres Strait Islander advisors to inform the implementation of the Aboriginal and Torres Strait Islander procurement strategy.                | May 2026   | Chief Strategy and Governance Officer |





## Governance

We are committed to ensuring that we have an effective governance framework in place to support the aspirations, initiatives, and deliverables of our RAP. Equally, we believe that there is a lot to learn from First Nations principles of governance, particularly around ideals focused on stewardship of Country and looking at how things work together holistically, inclusively, and collegially.

### Action: Establish and maintain an effective RAP Working Group (RAPWG) to drive governance of the RAP.

| Deliverable  | Timeline  | Responsibility                            |
|--|---|---|
| Maintain Aboriginal and Torres Strait Islander representation on the RAPWG.                        | May 2026  | Sustainability Manager – Community Impact |
| Establish and apply a Terms of Reference for the RAPWG.  | August 2026, 2027   | Sustainability Manager – Community Impact |
| Meet at least four times per year to drive and monitor RAP implementation.                         | Monthly RAPWG meetings ongoing from May 2026; Quarterly RAPCG meetings – June, August, November 2026/ February, June, August, November 2027/ February, May 2028 | Sustainability Manager – Community Impact |
| Invite Aboriginal and Torres Strait Islander guest speakers to at least two RAPWG meetings a year. | June 2026, December 2026, June 2027, December 2027  | Sustainability Manager – Community Impact |
| Ensure at least one employee from every division of the business is represented on the RAPWG.      | August 2026, 2027   | Sustainability Manager – Community Impact |

### Action: Provide appropriate support for effective implementation of RAP commitments.

| Deliverable  | Timeline           | Responsibility                                |
|--|--------------------|---|
| Define resource needs for RAP implementation.  | May 2026, Feb 2027 | Sustainability Manager – Community Impact     |
| Engage our senior leaders and other staff in the delivery of RAP commitments.            | July 2026, 2027    | Chief Customer and Digital Innovation Officer |
| Define and maintain appropriate systems to track, measure and report on RAP commitments. | December 2026      | Sustainability Manager – Community Impact     |
| Appoint and maintain an internal RAP Champion from senior management.                    | September 2026     | Executive Team                                |

### Action: Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally.

| Deliverable   | Timeline                                     | Responsibility  |
|---|--|---|
| 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 2026, 2027                              | Sustainability Manager – Community Impact                                   |
| Complete and submit the annual RAP Impact Survey to Reconciliation Australia.   | 30 September 2026, 2027                      | Sustainability Manager – Community Impact                                   |
| Report RAP progress to all staff and senior leaders quarterly.  | May, July, October, January 2026, 2027, 2028 | Organisational Communication/ Chief Customer and Digital Innovation Officer |
| Publicly report our RAP achievements, challenges and learnings, annually.   | October 2026, 2027                           | Chief Customer and Digital Innovation Officer/Head of Corporate Affairs     |
| Investigate participating in Reconciliation Australia's biennial Workplace RAP Barometer.   | April 2027                                   | Sustainability Manager – Community Impact                                   |
| Submit a traffic light report to Reconciliation Australia at the conclusion of this RAP.  | March 2028                                   | Sustainability Manager – Community Impact                                   |

### Action: Continue our reconciliation journey by developing our next RAP.

| Deliverable   | Timeline     | Responsibility                            |
|---|--------------|---|
| Register via Reconciliation Australia's website to begin developing our next RAP. | October 2027 | Sustainability Manager – Community Impact |

### Action: Learn more about First Nations principles of Governance.

| Deliverable   | Timeline   | Responsibility                            |
|---|------------|---|
| Seek to engage relevant Aboriginal and Torres Strait Islander stakeholders or organisations that could provide further insight into First Nations principles of governance. | March 2027 | Sustainability Manager – Community Impact |



For more information, please contact:

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