



Innovate Reconciliation Action Plan

September 2025 - September 2027



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Acknowledgement of Country

Queensland Country Bank acknowledges the Traditional Custodians of the lands on which we live and work. We pay respect to Elders past and present and recognise their contributions to our communities.



Telita Day – Personal Banking Consultant and First Nations Trainee, giving an Acknowledgment of Country at a Queensland Country all-staff conference.

Statement from CEO of Reconciliation Australia

First Innovate RAP

Reconciliation Australia commends Queensland Country Bank Limited on the formal endorsement of its inaugural Innovate Reconciliation Action Plan (RAP).

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

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

This Innovate RAP is both an opportunity and an invitation for Queensland Country Bank Limited to expand its understanding of its core strengths and deepen its relationship with its community, staff, and stakeholders.

By investigating and understanding the integral role it plays across its sphere of influence, Queensland Country Bank Limited will create dynamic reconciliation outcomes, supported by and aligned with its business objectives.

An Innovate RAP is the time to strengthen and develop the connections that form the lifeblood of all RAP commitments. The RAP program's framework of *relationships, respect, and opportunities* emphasises not only the importance of fostering consultation and collaboration with Aboriginal and Torres Strait Islander peoples and communities, but also empowering and enabling staff to contribute to this process, as well.

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. Queensland Country Bank Limited is part of a strong network of more than 3,000 corporate, government, and not-for-profit organisations that have taken goodwill and intention, and transformed it into action.

Implementing an Innovate RAP signals Queensland Country Bank Limited's readiness to develop and strengthen relationships, engage staff and stakeholders in reconciliation, and pilot innovative strategies to ensure effective outcomes.

Getting these steps right will ensure the sustainability of future RAPs and reconciliation initiatives, and provide meaningful impact toward Australia's reconciliation journey.

Congratulations Queensland Country Bank Limited on your Innovate RAP and I look forward to following your ongoing reconciliation journey.

Karen Mundine
Chief Executive Officer
Reconciliation Australia



Message from CEO of Queensland Country Bank

On behalf of our team at Queensland Country Bank, I am delighted that we are continuing our reconciliation journey and establishing our Innovate Reconciliation Action Plan (RAP). Our team are deeply committed to improving financial outcomes for Queenslanders and being a values-based, member-owned organisation means that giving back to our communities is embedded into our collective DNA.

We recognise that many of the communities, particularly in North Queensland, have higher populations of First Nations peoples and therefore we have a greater opportunity to create meaningful relationships and make a positive contribution to national reconciliation. Motivated by this, our Innovate RAP is focused on education, building and enhancing existing relationships, creating opportunities, and continuing to foster a workplace that acknowledges the significance of true inclusion and sustainability.

While we have long been committed to working with First Nations people in our communities and have had strategic focus on Diversity and Inclusion since 2015, we appreciate we are still at the start of our reconciliation journey. We recognise our responsibility in inspiring meaningful change internally and more broadly across our communities and look forward to working on the practical actions of the Innovate Reconciliation Action Plan (RAP). We look forward to sharing our progress and invite you on this journey in pursuing meaningful reconciliation.



Aaron Newman
Chief Executive Officer
Queensland Country Bank

Our Motif

Designed by Luke Duffy, a Kalkadoon Aboriginal digital contemporary artist, his work draws inspiration from symbols and vibrant colours as he expresses experiences and creates understanding of stories. Using digital art in the modern world has allowed Luke to share his passion for Aboriginal culture across many platforms both at a local and national level.

Title of the artwork: Warukara Yaunati
Meaning: (pathway, tracks growing)

Warukara Yaunati represents a pathway and tracks that continue to grow and spread throughout Queensland. It represents where it all started, a small company in Mount Isa back in 1971. The colours represent the Queensland Country Bank brand and the beautiful landscape of Kalkadoon country spreading out to the amazing coastline in Queensland.

The forming paths are the significant roots in Mount Isa which started to expand to many other locations in Queensland, reflecting the four values Queensland Country Bank stands by: Be genuine, bring your best, put people first and embrace change.

The Matjumpa (Kangaroo) footprint represents the strong connection Queensland Country Bank has with the community, working hand in hand to offer services and support to all Members.

Within the artwork, you will see Aboriginal and Torres Strait Islander symbols representing both cultures within the community. Together branches throughout Queensland recognise and acknowledge First Nations Peoples and the commitment Queensland Country Bank provides to their Aboriginal and Torres Strait Islander Members. The Waruaka Yaunati will always continue to grow.



Luke Duffy, Rebecca Campbell, Shaina Leo, Annie Venables and Aaron Newman unveil the artwork at our Townsville Head Office



Our Vision for Reconciliation

Through deliberate and genuine action, Queensland Country Bank contributes positively to bridging the gap between First Nations peoples and the broader communities to achieve true reconciliation.

Our commitment for this vision is to build a culturally informed and inclusive organisation, where opportunities for participation and economic empowerment are accessible to all. Through the implementation of our Innovate RAP, we will strengthen our understanding of First Nations cultures and histories, and work in partnership to reduce barriers to financial literacy, banking access, and community engagement.

Reconciliation means our Members, staff, and community partners experience fairness, inclusion, and trust, in every branch, every product, and every decision we make.



Townsville staff supporting Deadly Day Out for NAIDOC Week



Our staff supporting NAIDOC Week celebrations in Cairns, North Queensland

Our Business

Queensland Country is a mutual bank with a distinct purpose of helping all Queenslanders live better lives through better finances.

We've been around since 1971, when our story began in true regional country spirit – in Mount Isa, Queensland. We also recognise the twelve other Credit Unions who have agreed to join us over the years. Each one has bought their own history of community connections and contributions which have dated back as early as 1959. These like-minded community banks have contributed to our strength and culture and made us the organisation we are today. Fast forward to the 21st century, and the organisation that grew from humble beginnings now provides financial services to over 100,000 Members, predominately across Queensland, and has over \$4B in assets.

We know how important it is to service remote communities, and we have a long history of working in Far North Queensland stretching from Innisfail out to Mount Isa and as far North as Weipa. We also look after the regional areas of North and Central Queensland, including Charters Towers, Burdekin, Bowen, Mackay, and Rockhampton regions, and we have ten office locations in the South stretching from Maleny, Maroochydore, Brisbane, and Ipswich through to the west in Stanthorpe.

Our Head Office is located in Townsville, and we stand proud with our 430 staff, who are passionate about delivering quality products and services to the regional and rural areas of Queensland. Given our long-standing history in the northern communities, we are proud to currently have representation of 10 First Nations employees in North Queensland as at 2025. We look to focus on attracting First Nations employees to our Southern branches and centres during the life of this Innovate RAP.


Being a member-owned organisation, returning profits to our Members and their communities is important to us, as is our commitment to recruiting locally. We feel our employees should reflect the communities where we operate, and equally we see the value of investing in our people and providing opportunities to work within their community and continue to give back. Providing paid community volunteer leave for our employees, yearly community grants and sponsorship programs, financial information sessions to local schools, and Donations and Sponsorships to local groups are just some of the ways to help us keep connected in our communities.

Being responsible, ethical, embedding sustainable practices, and valuing people is non-negotiable. We are guided by global frameworks and standards, including: the United Nations Sustainable Development Goals (SDG); The United Nations Global Compact; and the Paris Climate Agreement. We continue to hold award winning products that support 'green' initiatives.

Our workplace comprises 82% women, with management having a female representation of 58% and our Board having a 40% female representation. Each year we are committed to ensuring we maintain compliance with the Workplace Gender Equality Agency. Further, we have been awarded the Great Place to Work for three consecutive years and achieved the best workplace to work for women again in 2025. We also have a proud contingent of ten staff who actively participate in our North Queensland regions, promoting their culture during NAIDOC Week, joining the Diversity Working Groups, or completing a First Nations Traineeship.



Our Reconciliation Action Plan (RAP)



For us, the “Country” in Queensland Country is a state of mind rather than our geography. It’s about being genuine in everything we do; it’s about being honest, up-front with Members, and contributing to the sustainability of our communities. We have and will continue to develop quality relationships with our Members based on our commitment to our values of ‘Putting people first’, ‘Being genuine’, ‘Bringing our best’ and ‘Embracing change’.

We are passionate about ensuring our workplaces reflect the communities we serve and that our staff have a strong connection to the community. By providing programs for staff to give back, such as: our Community Volunteer Program; our Good for Good grants; and Sponsorships, together with a strategic and public commitment to reconciliation, will ensure our staff are aligned to our story of providing ethical and responsible banking and insurance services to all Queenslanders.

This is our second RAP and we remain committed to our staff, Members, Community, and First Nations peoples. We recognise the inequities in our society, especially concerning financial literacy and housing, and we appreciate that we have an opportunity to take the lead to educate, support, and service First Nations peoples and our youth in achieving improved social equity. We want to take steps to break the bias, bridge the gaps and better integrate reconciliation within our organisation.

Our journey began with our Reflect RAP. While we were eager to make an impact, we soon discovered that meaningful reconciliation takes time, care, and genuine connection. Finding the right partnerships and carving out the time to thoughtfully implement our ideas proved a challenge but was also deeply rewarding. It showed the value of steady, intentional progress, and what was an initial one-year plan evolved into a two-year journey. What remained strong was the overwhelming support from our people. They embraced the RAP wholeheartedly, proudly displaying our motif, engaged in branch-level initiatives, and represented our organisation at events like NAIDOC Week and

Elder luncheons. As we now move into the Innovate RAP, we carry these learnings with us, grounded in patience, strengthened by community, and inspired by our team’s commitment to reconciliation.

Completing the Innovate RAP will help us identify where we are as an organisation, so we can gain clarity on how to continue building internal cultural capability and achieve a truly culturally safe workplace where everyone can bring their whole selves to work. This RAP has been developed by people across the organisation who are passionate about Diversity and Inclusion and has been endorsed by our Executive team. Our Head of Human Resources is responsible for engaging and driving awareness of reconciliation and is our RAP Champion. Through internal collaboration, we have newly formed a Reconciliation Working Group (RWG) which includes four First Nations representatives to provide guidance and advice on the RAP, artwork and initiatives we introduce into the workplace. These initiatives, actions and reporting discussed at the RWG are then cascaded via a formal committee and reported to The Board. Further, we endeavour to include the deliverables of this RAP within our Business plan and will continue to update on progress and report to the Committee quarterly.

Our Reconciliation Working Group (RWG)

Rebecca Campbell – Head of Human Resources

Annie Venables – Sustainability Manager

Belinda Munro – Internal Communications Specialist

Trisha Sabatino – Local Manager Cairns

Karen O’Rourke – Regional Manager South-East Queensland

Ralph Smither – Regional Manager North Queensland

Telita Day – Credit Administration Officer

Janeen O’Connor – Lending Manager

Sianne Dowely – Personal Banking Specialist

Monique Abdul-Rahmon – Contact Centre Consultant

Our Partnerships/ Current Activities

In 2016 we partnered with the Cowboys Leagues Club and their First Nations Earn Learn Legend program and hired our first Aboriginal Trainee. Since then, we have committed to ensuring we always have an active First Nations Trainee in the business every year and we partner with Foundations and organisations to recruit First Nations Trainees in our local areas.

In 2017 we introduced our first Acknowledgement of Country at an all-staff event where 350 people attended. We now deliver an 'Acknowledgment of Country' at every Leadership forum, relevant Board meetings, Committee meetings and other large corporate events.

In 2017 we completed our first Diversity and Equality Strategy, which set out the commitment to having a culturally diverse workforce that reflects our communities and a commitment to employ a First Nations trainee across North Queensland.

Since 2018, when needed, we have received invaluable support from the staff at the Department of Seniors, Disability Services, Aboriginal and Torres Strait Islander Partnerships. Their locally run Townsville Indigenous Networking events have helped connect us with local First Nations business people and assist in building our knowledge and relationships.

In July 2020 Our Diversity and Equality Policy was endorsed by the Board.

In early 2022 we invited the Department to educate staff on the Aboriginal and Torres Strait Islander cultural histories. Around ten leaders from the local area attended and opened our organisation up to new learnings and conversations. We also introduced a cultural training module for all staff to complete.

In 2023, we formed relationships with not-for-profit foundations, Clontarf Foundation and Stars Foundation. Both dedicated to improving young Aboriginal and Torres Strait Islander education, confidence, and life skills for men (Clontarf Foundation) and women (Stars Foundation). Our relationship with these two groups has been mutually beneficial. To date, we have:

- Delivered three information sessions that discussed financial literacy and recruitment
- Participated in Community Volunteering
- Engaged work experience students and;
- Recruited a full-time trainee.

In 2025, we officially partnered with Clontarf Foundation – we are excited to further engage with them at their sporting events, employment forums and assisting students with their financial needs and literacy.



RELATIONSHIPS

Building strong relationships between Aboriginal and Torres Strait Islander peoples and other Australians is important to Queensland Country Bank as it fosters meaningful connection, mutual respect, and shared experiences that enrich our communities.

These relationships strengthen our core business through inclusive governance, open communication, and genuine partnerships that drive engagement and sustainable growth.

ACTION	DELIVERABLE	TIMELINE	RESPONSIBILITY
1. Establish and maintain mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.	Meet with local Aboriginal and Torres Strait Islander stakeholders and organisations to develop guiding principles for future engagement.	December 2025	Head of Human Resources
	Develop and implement an engagement plan to work with Aboriginal and Torres Strait Islander stakeholders and organisations.	February 2026	Head of Human Resources
2. Build relationships through celebrating National Reconciliation Week (NRW).	Circulate Reconciliation Australia's NRW resources and reconciliation materials to our staff.	April 2026, 2027	Senior Human Resources Advisor
	RAP Working Group members to participate in an external NRW event.	27 May – 3 June 2026, 2027	RAP Working Group
	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 People and Culture Officer
	Organise at least one NRW event each year.	27 May – 3 June 2026, 2027	Senior Human Resources Advisor
	Register all our NRW events on Reconciliation Australia's NRW website.	May 2026	Head of Human Resources
3. Promote reconciliation through our sphere of influence.	Develop and implement a staff engagement strategy to raise awareness of reconciliation across our workforce.	June 2026	Sustainability Manager
	Communicate our commitment to reconciliation publicly.	May 2026	Head of Human Resources
	Explore opportunities to positively influence our external stakeholders to drive reconciliation outcomes.	September 2025	Head of Human Resources
	Collaborate with RAP organisations and other like-minded organisations to develop innovative approaches to advance reconciliation.	September 2025	Head of Human Resources



RELATIONSHIPS

ACTION	DELIVERABLE	TIMELINE	RESPONSIBILITY
4. Promote positive race relations through anti-discrimination strategies.	Conduct a review of HR policies and procedures to identify existing anti-discriminatory provisions, and future needs.	October 2025	Human Resources Manager
	Review and communicate Queensland Country's anti-discrimination policy.	September 2025, 2026	Head of Human Resources
	Engage with Aboriginal and Torres Strait Islander staff and/or Aboriginal and Torres Strait Islander advisors to consult on our anti-discrimination policy.	July 2026	Head of Human Resources
	Educate senior leaders on the effects of racism.	February 2026	Head of Human Resources
5. Improve student outcomes through culturally informed education and employment pathways, in partnership with Clontarf.	Develop a formal partnership plan with Clontarf to support the employment and educational goals of Aboriginal and Torres Strait Islander students, including clearly defined roles, responsibilities, and key contacts.	October 2025	Head of Human Resources
	Offer and provide structured work experience and traineeship opportunities annually in consultation with Clontarf staff and participating schools, ensuring students receive appropriate workplace support and cultural safety.	March 2026, 2027	Head of Human Resources
	Deliver tailored financial literacy and budgeting sessions co-designed with Clontarf and reviewed annually to ensure content is age-appropriate, relevant, and accessible to students.	July 2026	Head of Human Resources
	Participate in Clontarf-led events and activities that align with reconciliation outcomes, and encourage employee involvement to build relationships and understanding.	September 2025, 2026, 2027	Head of Human Resources
	Evaluate the effectiveness of activities annually through feedback from Clontarf, students, and staff, to continuously improve and adapt the program for greater impact.	November 2025, 2026, 2027	Head of Human Resources

RESPECT

Respect for Aboriginal and Torres Strait Islander cultures, histories, knowledge, and rights is important to Queensland Country Bank as it fosters understanding, learning, and appreciation, which are essential to creating a truly inclusive and supportive environment. By acknowledging and celebrating these rich cultures and histories, we strengthen community pride and contribute to the success and wellbeing of our Members and the regions we serve.

ACTION	DELIVERABLE	TIMELINE	RESPONSIBILITY
6. Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights through cultural learning.	Conduct a review of cultural learning needs within our organisation.	January 2026	Training Coordinator
	Consult local Traditional Owners and/or Aboriginal and Torres Strait Islander advisors to inform our cultural learning strategy.	March 2026	Head of Human Resources
	Develop, implement, and communicate a cultural learning strategy document for our staff.	March 2026	Head of Human Resources
	Provide opportunities for RAP Working Group members, HR managers and other key leadership staff to participate in formal and structured cultural learning.	May 2026	Training Coordinator
	Increase staff's understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols.	July 2026	Sustainability Manager
7. Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.	Review and communicate a cultural protocol document, including protocols for Welcome to Country and Acknowledgement of Country.	May 2026	Sustainability Manager
	Invite a local Traditional Owner or Custodian to provide a Welcome to Country or other appropriate cultural protocol at significant events each year.	May 2026	Head of Human Resources
	Continue to include an Acknowledgement of Country or other appropriate protocols at the commencement of important meetings.	May 2026	Sustainability Manager

RESPECT

ACTION	DELIVERABLE	TIMELINE	RESPONSIBILITY
8. Build respect for Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC Week.	RAP Working Group to participate in an external NAIDOC Week event.	First week in July 2026, 2027	RAP Working Group
	Provide access to paid Community Volunteer Leave so as to remove barriers to staff participating in NAIDOC Week.	July 2026, 2027	Human Resources Manager
	Promote and encourage participation in external NAIDOC events to all staff.	First week in July 2026, 2027	Senior Human Resources Advisor



OPPORTUNITIES

Creating opportunities for Aboriginal and Torres Strait Islander peoples, organisations, and communities is important to Queensland Country Bank as it supports equitable access to employment, professional development, and financial services. These opportunities strengthen our business by promoting diversity, enhancing cultural capability, and fostering long-term partnerships that contribute to economic empowerment and community wellbeing.

ACTION	DELIVERABLE	TIMELINE	RESPONSIBILITY
9. Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention, and professional development.	Build understanding of current Aboriginal and Torres Strait Islander staffing to inform future employment and professional development opportunities.	July 2026	Human Resources Manager
	Engage with Aboriginal and Torres Strait Islander staff to consult on our recruitment, retention and professional development strategy.	September 2025	Head of Human Resources
	Develop and implement an Aboriginal and Torres Strait Islander recruitment, retention and professional development strategy.	December 2025	Human Resources Manager
	Advertise job vacancies to effectively reach Aboriginal and Torres Strait Islander stakeholders.	September 2025	Human Resources Manager
	Review HR and recruitment procedures and policies to remove barriers to Aboriginal and Torres Strait Islander participation in our workplace.	September 2025	Head of Human Resources
10. Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.	Develop and implement an Aboriginal and Torres Strait Islander procurement strategy.	December 2025	Corporate Services Manager
	Investigate Supply Nation membership.	July 2026	Sustainability Manager
	Develop and communicate opportunities for procurement of goods and services from Aboriginal and Torres Strait Islander businesses to staff.	December 2025	Corporate Services Manager
	Review and update procurement practices to remove barriers to procuring goods and services from Aboriginal and Torres Strait Islander businesses.	July 2026	Corporate Services Manager
	Develop commercial relationships with Aboriginal and/or Torres Strait Islander businesses.	July 2026	Head of Human Resources in conjunction with Head of Retail and Sustainability Manager

GOVERNANCE

ACTION	DELIVERABLE	TIMELINE	RESPONSIBILITY
11. Establish and maintain an effective RAP Working group (RWG) to drive governance of the RAP.	Maintain Aboriginal and Torres Strait Islander representation on the RWG.	Every Quarter during the RWG meeting	Head of Human Resources
	Establish and apply a Terms of Reference for the RWG.	September 2025	Head of Human Resources and RWG
	Meet at least four times per year to drive and monitor RAP implementation.	March, June, September, December, 2025, 2026, 2027	Head of Human Resources
12. Provide appropriate support for effective implementation of RAP commitments.	Define resource needs for RAP implementation.	September 2025	Head of Human Resources
	Engage our senior leaders and other staff in the delivery of RAP commitments.	September 2025	Head of Human Resources
	Define and maintain appropriate systems to track, measure and report on RAP commitments.	September 2025	Head of Sustainability
	Appoint and maintain an internal RAP Champion from senior management.	September 2025	Head of Human Resources
13. Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally.	Contact Reconciliation Australia to verify that our primary and secondary contact details are up to date, to ensure we do not miss out on important RAP correspondence.	June annually	Head of Human Resources
	Contact Reconciliation Australia to request our unique link, to access the online RAP Impact Survey.	1 August annually	Head of Human Resources
	Complete and submit the annual RAP Impact Survey to Reconciliation Australia.	30 September, annually	Head of Human Resources
	Report RAP progress to all staff and senior leaders quarterly.	Quarterly	Head of Human Resources
	Publicly report our RAP achievements, challenges and learnings, annually.	July 2026, 2027	Head of Human Resources
	Investigate participating in Reconciliation Australia's biennial Workplace RAP Barometer.	February 2026	Head of Human Resources



GOVERNANCE

ACTION	DELIVERABLE	TIMELINE	RESPONSIBILITY
	Submit a traffic light report to Reconciliation Australia at the conclusion of this RAP.	September 2027	Head of Human Resources
14. Continue our reconciliation journey by developing our next RAP.	Register via Reconciliation Australia's website to begin developing our next RAP.	April 2027	Head of Human Resources







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