

Beyond Bank Australia Limited

Modern Slavery Statement.

UNDER THE MODERN SLAVERY ACT 2018 (CTH)
REPORTING PERIOD: 2024–2025



1. Message from our Chair.



Mr John Evans

At Beyond Bank, we are committed to upholding the highest standards of integrity and accountability in everything we do. Our purpose is to change the lives of our members and communities through financial wellbeing, and we take pride in our approach to doing ‘the right things, the right way.’

Modern slavery, in all its forms, involves situations of exploitation where individuals are unable to refuse or leave due to threats, violence, coercion, deception, or abuse of power¹. It presents a complex global challenge that requires all actors in society, including the private sector to play a role in its mitigation and ultimate eradication.

This year’s Modern Slavery Statement marks Beyond Bank’s sixth year of reporting its efforts to identify, prevent and address the risks of modern slavery in our operations or throughout our supply chain. It covers how we assess any risks of modern slavery to our business, the actions we are taking, and how we measure the effectiveness of those actions.

Some highlights across these areas include:

- **Supplier screening:** continued efforts to more deeply embed modern slavery screening into our procurement processes and the consolidation of procurement-related policies to simplify our internal processes and improve risk mitigation
- **Supplier due diligence:** continued engagement with our key strategic and selected higher risk suppliers to improve our understanding of potential risks within our supply chain
- **Procurement practices:** the introduction of a vendor risk management system to strengthen how we manage vendor risks and increase transparency over procurement and contract management
- **Grievance mechanisms:** developing resources on grievance mechanisms for selected Tier 1 suppliers to encourage improved practices that can lead to greater protections for workers in supply chains
- **Collaboration:** partnering with other mutual banks to collectively request information about modern slavery prevention practices for shared suppliers, reducing the administrative burden for our suppliers and encouraging engagement.

Each year, we strive to make incremental improvements in our approach to modern slavery risk prevention, in collaboration with our people, our partners, our peers and the wider collaborative networks of which we are a part.

Our FY25 modern slavery statement for Beyond Bank Australia was approved by the Board of Directors on 25 November 2025.

A handwritten signature in black ink, appearing to read 'John Evans', written over a white rectangular background.

Mr John Evans
Chair, Beyond Bank Australia

1. Walk Free Foundation website: [walkfree.org/what-is-modern-slavery/](https://www.walkfree.org/what-is-modern-slavery/)

2. About us.

2.1 Our values and behaviours.

At Beyond Bank, our purpose is to change the lives of our members and communities through financial wellbeing. With a history spanning over 60-years and a national footprint across metropolitan and regional Australia, serving our communities has and continues to define who we are. As a B Corp bank operating in the highly regulated industry of financial services, we apply strong governance practices to ensure responsible conduct across our operations and supply chains.

We take pride in acting with integrity and high standards — with doing ‘the right things, the right way’ one of our key organisational values. Our values and behaviours were co-designed with our people and are guided by the International Cooperative Alliance Principles and the standards of conduct outlined by the Customer-owned Banking Association (COBA)’s Code of Practice.

Our efforts to eliminate modern slavery are entirely consistent with these values.

2.2 Identification and structure.

The Beyond Bank Australia Group (hereafter referred to as ‘Beyond Bank’, ‘the Group’, ‘we’, ‘our’ or ‘us’) consists of Beyond Bank Australia Limited (ABN 15 087 651 143) and our wholly owned and controlled subsidiaries.

These subsidiaries are Eastwoods Group Pty Ltd (ABN 94 008 618 193) and its wholly owned subsidiary Eastwoods

Wealth Management Pty Ltd (ABN 17 008 167 002) (both non-operating companies), the Beyond Bank Australia Foundation Limited (ABN 89 119 727 507), Beyond Employee Benevolent Fund Pty Ltd (ABN 22 121 458 106), Community CPS Services Pty Ltd (ABN 18 149 135 437), and AWA Mutual Pty Ltd (ABN 31 087 651 652) (also a non-operating company). All of these subsidiaries are based in Australia.

- Beyond Bank Australia Foundation Limited has been operating since 2007 and works with like-minded partners to give back to the community through initiatives connected to housing affordability, financial wellbeing, and disaster relief
- Beyond Bank Australia Master Support Fund and Beyond Bank Australia Master DGR Fund sit underneath Beyond Bank Australia Foundation Limited to facilitate these initiatives
- Beyond Bank Employee Benevolent Fund Pty Ltd provides financial support to our people in times of acute financial need
- Community CPS Services Pty Ltd provides trust management services to our securitisation trusts (discussed below).

We have also established securitisation trusts for funding purposes. These are: The Barton W Warehouse Trust, The Barton A Warehouse Trust, The Barton Series 2013-1R Trust, The Barton Series 2017-1 Trust, The Barton Series 2019-1 Trust and The Barton Series 2023-1 Trust. The Barton Series 2014-1 Trust was dissolved during this reporting period.

Our registered office is located at 100 Waymouth Street, Adelaide, SA 5000.

Our values.



Member obsessed.



Empowering communities.



Right things, right way.



Shared ambition.



Championing sustainability.

Our behaviours.



Own it.



Call it out.



Be respectful.



Bring your A game.



Make a difference.

2. About us.

This year our shareholdings in technology and payments organisations underwent some changes:

- We divested 100 per cent of our equity holding in Data Action when it was sold to Vencora in May 2025. Data Action is a leading provider of banking software and services primarily to the customer-owned banking sector in Australia
- We divested 50 per cent of our equity holding in Cuscal, retaining 50 per cent. Cuscal is a leading Australian payment solutions provider including mobile and digital payments, BPAY, PayTo, card and other banking services.

2.3 Our operations.

We exist to provide our over 330,000 members (at FY25) with a range of services to support their financial wellbeing. These services include providing:

- traditional over-the-counter banking services when our members come into one of our branches
- telephone banking
- digital banking via our award-winning mobile banking app and internet banking platforms
- a website for accessing information about our products and services.



**Customer-owned
for over 60 years**



**Award-winning
digital banking**



**B Corp certified
since 2015**

In addition to providing banking services to individuals, our operations include:

- serving small and medium-sized business customers
- serving community organisations through banking, salary packaging, fundraising, financial wellbeing services, volunteering and grants to organisations that are endorsed as deductible gift recipients (DGRs)
- offering insurance products in collaboration with our partner, Allianz.

As a local bank with a national footprint, we have six corporate offices, three hubs, with 49 branches as of FY25 across both metropolitan and regional areas in ACT, NSW, SA, VIC and WA. We also employ over 790 people across our organisation including in our Australian-based member relationship centres.



Jonathan Hunter, SA.

2.4 Our supply chain.

Beyond Bank is proud to support Australian businesses through our supply chain. More than 99 per cent of our first-tier suppliers (also referred to as service providers) are located in Australia, noting a number of these suppliers are Australian subsidiaries of international companies.

The industries we work closely with to deliver services to our members and our proportion of spend are detailed in Figure 1. Of procurement from Tier 1 suppliers in our top seven industries, more than 80 per cent of the highest risks to people are in Australia. The next greatest risks to people are found through our Tier 1 suppliers' supply chains as these extend into India, the USA, Singapore, China, Indonesia, and into southeast Asia.

As seen last year, the six per cent of our spend from all other sectors is from suppliers from a range of different industries. Some of these suppliers are from sectors where there are perceived higher risks to people such as hotel and restaurant services and the apparel sector. Here, the source countries for these products and services also differs but extends into countries such as India, China, the USA, Bangladesh, and Vietnam. We provide more detail on our supply chain risks in section 3.2.

Additionally, we have an investment chain where we invest our liquid assets into various debt instruments. Our investment chain refers to the companies we invest in and the supply chains of those companies. More details about our investment chain can be read in section 3.3.

2. About us.

Figure 1. The key industries we source from and our proportion of spend.

Industry categories	How we work with suppliers from within that industry	% Spend
Financial intermediary services	For digital payments, loan processing, transactional banking via Australia Post, and credit reporting.	42%
Computer and related services	To provide our core banking system, software, online forms, digital technology, and phone systems.	25%
Property services	For the lease of branch sites across Australia and services needed to help them and our owned sites run smoothly, such as cleaning services, repairs and maintenance and refurbishments.	9%
Other business services	To support us in navigating the rapidly changing regulatory environment through services such as consulting, legal, creative, and other advisory services to the financial sector.	8%
Construction	For the refurbishment of our branches.	4%
Post and telecommunication services	For the mailout of member communications, courier services, and phone and internet services.	3%
Insurance services	To enable us to protect our business assets responsibly.	3%
All other sectors	A combination of other services to support our operations from machinery and equipment rental to hospitality costs.	6%

2.5 Our approach to procurement.

This year, we conducted an in-depth review of our procurement policies and practices to create an overarching Service Provider Management Policy. The Policy outlines how we manage the risks associated with our suppliers, including modern slavery-related risks, and compliance with prudential requirements to maintain our critical operations.

In April 2025, we also introduced a new Vendor Management System (VMS) to serve as a platform to house our supplier contracts, manage supplier onboarding and distribute annual supplier risk assessments, and other relevant information. The VMS provides greater overall transparency into the status of supplier relationships as well as tracking supplier due diligence activities. More information on actions we’re taking on supplier due diligence is in section 4.1.

Policies and Practices.

- Code of Conduct
- Human Rights Policy
- Service Provider Management Policy (including Supplier Code of Contract)
- Code of Operations
- Whistleblower Policy
- Modern Slavery Policy

2.6 Our suppliers.

The composition of our supply chain remains relatively steady year-to-year - particularly, among our material service provider (MSP) group that provides our business with core products and services that supports our operations and business continuity.

Our MSPs make up 14 per cent of our supplier spend and are typically engaged on medium-term contracts which are reviewed in detail prior to renewal.

65 per cent of our suppliers in FY24 continued working with us in FY25.

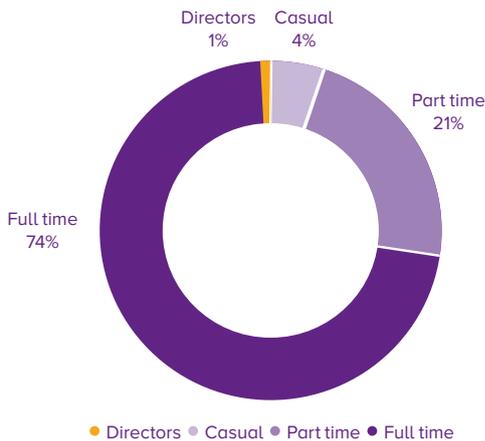
3. Assessing our risk.

We have a responsibility to understand any risks of modern slavery that might exist across our operations. This includes awareness of:

- how our people may be at risk due to the nature of the recruitment process or through their employment with us
- who our members are and how they are using our banking products and services
- our suppliers and the risks associated with their industry and how their products or services are manufactured, or provided to us
- the organisations we invest in and how that money is used
- our community partners to ensure they are not directly or indirectly involved in activities that support or fund modern slavery.

We partner with Fair Supply, a leading environment, social and governance (ESG) data provider and consultancy, to help us understand the modern slavery-related risks associated with our supply chain and investments. This gives us visibility into the geographies used by our broader global supplier and investor network and where the greatest risks to people are.

Figure 2. Employment status of our people.



3.1 Risks of modern slavery in our operations.

Our people.

At Beyond Bank, we employ over 790 people, all based in Australia.

To support our people and their health, safety, and wellbeing, we also have the following policies and initiatives in place:

Enterprise Bargaining Agreement (EBA):
A three-year rolling EBA to ensure our working conditions and benefits remain fair and equitable. The agreement covers 88 per cent of our employee base.

Remuneration Policy:
Our remuneration policy allows Beyond Bank to establish and maintain a competitive and financially sustainable remuneration framework, ensuring a level of pay equity, transparency, and budget integrity. Annual remuneration reviews are completed to ensure that the salary categories we are paying our staff are commensurate with others in similar roles across the mutual banking sector.

Gender Equality:
We annually report on the gender equity of our pay, treatment, and fairness of opportunities among our people as required by the Workplace Gender Equality Agency.

Work, Health and Safety Committee and Policy:
We are committed to providing a safe and healthy working environment for all employees and visitors to our premises. Our WHS Committee meets quarterly to prioritise the health, safety, and wellness of our workers.

Based on the above considerations, we are confident that the risks of modern slavery to our people are very low.

3. Assessing our risk.

Our members and the financial value chain.

As a bank, our members trust us to keep their money safe. We are aware that there is a risk that some of our members may use our banking products and services for criminal activities linked to modern slavery. Money laundering and modern slavery are linked, as proceeds from exploitation are often laundered to conceal their origin.

We work in partnership with the Australian Transaction Reports and Analysis Centre (AUSTRAC), the Australian Government’s financial intelligence agency responsible for detecting and disrupting criminal abuse of the financial system, by submitting Suspicious Matter Reports (SMRs). Our collaboration with AUSTRAC ensures that we comply with regulatory requirements and contribute to the broader effort of maintaining the integrity of the Australian financial system.

Key initiatives we are undertaking to help prevent our members from using our banking products and services to perpetrate financial crimes, such as those associated with modern slavery include:



Jarred Raymond, SA.

Due diligence:

Member identification, called ‘Know Your Customer’ (KYC) checks, are a fundamental part of our new member onboarding process for individuals and non-personal entities to ensure our customers are who they say they are.

Transaction monitoring:

We maintain a comprehensive transaction monitoring program designed to identify suspicious activity that could be linked to modern slavery and other financial crimes.

Fraud Detection Systems:

Fraud and scam criminal enterprises are becoming one of the fastest growing forms of modern slavery in the digital age. Criminals are using online platforms to falsely advertise high-paying jobs with ideal working conditions. In some cases, workers are trafficked from undeveloped countries, or at-risk and vulnerable communities. By identifying unusual and/or high-risk transactions through a risk-scoring methodology, our systems are designed to detect, disrupt, and stop fraudulent transactions, reducing the chances of financing criminal enterprises associated with cybercrime and human trafficking.

Collaboration and partnerships:

We continue to participate in the Scams Safe Accord, sharing intelligence with other financial institutions and regulators. We also analyse the information shared with us to detect any financial transactions associated with criminal activities, such as money laundering, terrorism financing, organised crime, modern slavery, child exploitation and tax evasion.

We regularly review the effectiveness of our financial crime controls, including transaction monitoring and due diligence programs, adjusting them in response to new and emerging risks.

3. Assessing our risk.

Our employees.

As a reporting entity under the Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) Act, we are required to maintain an AML/CTF program that specifies how we comply with the Act.

Our program includes Employee Due Diligence (EDD) that documents how we screen and rescreen our employees and contractors for money laundering or terrorism financing risks to protect our business.

We currently screen responsible persons annually via police and bankruptcy checks, along with APRA and ASIC checks. Additionally, we have assessed all roles across the Bank and categorise them into high, medium, and low exposure risk of being able to facilitate AML/CTF risk activity. All employees in high-risk roles are subject to these checks every three years.

3.2 Risks of modern slavery in our supply chain.

Our methodology for identifying potential modern slavery related risks in our supply chain considers multiple factors and is informed by data from Fair Supply² It takes into consideration:

- our top material suppliers and those who provide services critical to the business
- our suppliers²:
 - country of operation
 - industry risk rating
 - estimated number of people in forced labour as a proportion of spend
 - estimated number of people in forced labour as a proportion of the total supplier list assessed.

We also layer additional due diligence over suppliers who are considered higher-risk based on their sector, industry or the product or service they provide to us, and those that source from locations deemed higher-risk due to various factors:

Sector and industry-related risks:

For example, the fashion and apparel industry where we purchase our corporate uniforms from is considered higher-risk due to its reliance on migrant workers and the challenges associated with traceability of raw materials, such as cotton.

Product and services-related risks:

The IT hardware sector where we purchase our laptops and mobile phones for our people to perform their work is considered to be a higher-risk of modern slavery due to multiple factors such as the countries where the products are manufactured and the raw materials involved in their production such as minerals sourced from 'conflict zones'.

Geographic risk factors:

We are aware that situations where our suppliers manufacture or source products from countries that have weaker governance systems, rule of law, or low-paid labour, are at higher risk of modern slavery. This is a risk area that we have less visibility into and which we are seeking to understand more through our due diligence activities, starting with our Tier 1 suppliers.

Overall, the perceived risks of modern slavery in our supply chain are estimated to be very low with around eight per cent of our suppliers (based on our risk assessment) showing as having a combined moderate or moderate-low risk, or approximately one per cent of spend. More information on how we are seeking to understand those risks is detailed in section 4.2 Supplier self-assessment questionnaires.

Based on our risk assessment, this translates into an estimated 0.6546 people in forced labour in our supply chain, or 0.0072 people in forced labour per million dollars spent³. We reference estimations of people in forced labour per million dollars spent to give us visibility into where the risks are irrespective of spend.

Figure 3. Our FY25 supply chain risk profile.

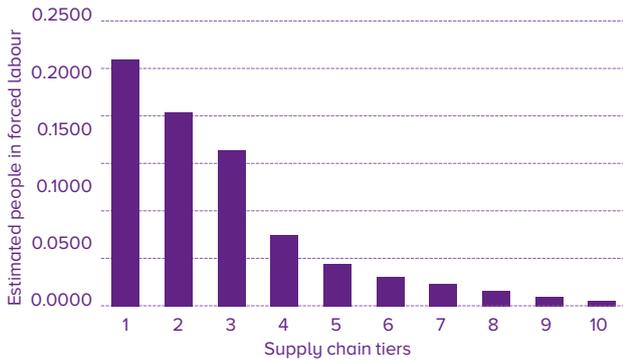


2. Refer Appendix 1 for more information on our risk assessment methodology.

3. This by no means illustrates a known population but is rather an extrapolation to identify the risk of modern slavery in the investment chain beyond Tier One.

3. Assessing our risk.

Figure 4. Estimated people in forced labour across our supply chain by tier.



The greatest potential for exposure to modern slavery risk in our supply chain is found in Tier 1, with an estimated 0.2085 people in forced labour or 0.0023 people in forced labour per million dollars spent⁴.

Understanding our supply chain risks beyond Tier 1 continues to be a challenging area due to the indirect relationship we have with our Tier 1 suppliers’ supply chains. More information on our actions to understand these risks is in section 4.2 Supplier self-assessment questionnaires.

3.3 Risk of modern slavery in our investment portfolio.

As a financial institution, we invest our liquid assets with major, regional, and mutual authorised deposit-taking institutions in Australia, Australian branches of international banks and Australian Government and semi-government bonds. Of the international banks, our investments are with banks in Canada, Japan, the Netherlands, and Singapore. We have an investment policy that is reviewed at least annually; however, the composition of our investments remains stable and similar year-on-year.

Like FY24, we performed a risk assessment on our investment portfolio based on the country where the issuer is located, the instrument category, and the spend amount. This provides us with information on where the highest risk of modern slavery is likely to occur within our investment chain.

The industry risk ratings for our investments this year were classified as low for 32 out of 33 of our investments, with only one issuer considered moderately low.

Overall, our portfolio indicates a low level of modern slavery risk, with an estimated 0.0022 people in forced labour per million dollars invested. This is a slight increase from 0.0011 in FY24 due to variations in the composition of our investment portfolio, although still a very low risk level overall.

The most potential for exposure to modern slavery risk in our investment chain is in Tier Two, as shown in Figure 6.

Figure 6. Our FY25 investment risk profile.

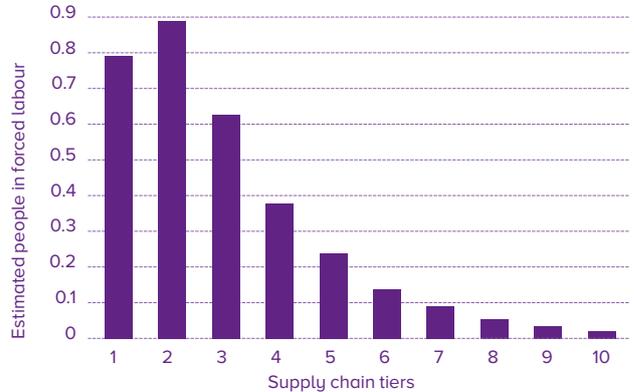


Figure 5. Our FY25 investment risk profile.



4. Ibid

3. Assessing our risk.



Our Beyond Bank team in Geelong, VIC.

3.4 Risks of modern slavery among our community sector banking members and partnerships.

At the end of the reporting period, we had over 6,300 community organisations comprising of different types of not-for-profits banking with us. This included incorporated and unincorporated associations, public and proprietary companies, and co-operatives.

We recognise that the potential for our banking products and services to be misused for criminal activities linked to modern slavery also applies to our members within the community sector. Criminal proceeds from modern slavery-related offenses, such as human trafficking, are often cash-based. To legitimise these funds, perpetrators must launder them through the financial system.

We therefore take the same strict approach to KYC for community organisations and Beyond Bank Australia Foundation Limited grantees as for other member types.

Specifically, we perform:

- due diligence activities to ensure the organisation is who they say they are, such as reviewing their governance and ownership structures
- meetings to get to know our community partners better, including who they are and how they operate
- the assessment of applications for partnerships, grant funding or banking products following our normal onboarding processes.

In FY26, we will be reviewing our foundation grantee Memorandum of Understanding to incorporate provisions on modern slavery in alignment with our procurement processes. We will also be reviewing our grantee screening and due diligence processes.

4. Actions we're taking.

We've undertaken a range of actions to assess and address modern slavery risks in our operations, investment chain and supply chain:

Figure 7. Actions to assess and address modern slavery-related risks.



4. Actions we're taking.

4.1 Supplier screening.

Supplier screening refers to the systematic process used to evaluate and verify potential or existing suppliers before engaging in or continuing a business relationship. We screen all large suppliers and any other perceived higher-risk suppliers across a range of risks, including modern slavery risks.

One purpose of the introduction of our Service Provider Management Policy mentioned in section 2.5, is to more deeply and systematically embed supplier pre-screening into our procurement process. Our new VRM system also supports the collation of modern slavery pre-screening documentation and reporting.

4.2 Supplier self-assessment questionnaires.

Each year, we issue supplier self-assessment questionnaires (SAQs) to material and perceived higher risk suppliers.

This year, our due diligence activities for our suppliers focused on:

- issuing SAQs to any perceived higher-risk suppliers based on our risk methodology
- developing a shorter SAQ tailored to perceived higher-risk small and medium-sized businesses to encourage engagement. Previous attempts to engage with these suppliers using our standard SAQ typically generated lower response rates. The shorter SAQ instead concentrates on gaining insights into the management of two key risk areas. The analysis of these results will continue into the next reporting period of FY26
- Collaborating with four other Customer-owned Banking Association (COBA) banks to identify shared suppliers for the purpose of jointly issuing SAQs.

The analysis of individual supplier SAQ results is an ongoing process and informs our approach to supplier engagement for FY26.

4.3 Supplier engagement.

This year, we continued to engage with suppliers we communicated with in FY24 that had modern slavery practices outside of our desired tolerance thresholds to obtain updates on their practices and encourage improvements. This work included engagement with over ten suppliers including two material service providers and a supplier from a higher-risk sector.

One of the material service providers reported that since the previous year's engagement with Beyond Bank, they have now introduced an internal modern slavery policy.

Additionally, we prepared resources on grievance mechanisms for suppliers with practices below desired thresholds, to encourage greater protections for workers in their supply chains.

4.4 Investment due diligence process.

During this reporting period, we continued to implement monthly screening of the ESG performance of our investment portfolio reported to the Bank's Assets and Liabilities Committee (ALCO). This applies ESG rating information sourced publicly through ESG and corporate governance research, ratings, and analytics firm Sustainalytics.

In FY25, our weighted ESG rating fluctuated slightly throughout the year across practices we consider as 'better practice' to 'tolerable', finishing the year in the 'better practice' range.

This year we conducted research on our investees that publish their own Modern Slavery Statements to gain deeper insights into how they assess modern slavery risk and identify key themes and risks. This work will continue into the next reporting period.

Over the coming period we will also be reviewing how anticipated changes in our investment portfolio will affect our modern slavery risk profile of our portfolio and make recommendations to ALCO.

4. Actions we're taking.

4.5 Governance and policy framework.

This year the governance of our modern slavery efforts was overseen by the Chief Strategy and Community Officer with the Risk and Compliance team providing a second line of risk oversight.

During the year our Supplier Engagement Working Group continued to meet to provide a forum for and increase awareness among business leaders of responsible procurement practices.

In addition, we also updated our Human Rights Policy, including our commitment to modern slavery.

4.6 Internal education and training.

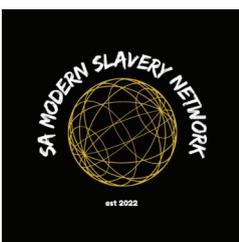
All staff with procurement delegations over our designated threshold are assigned mandatory online training on modern slavery. This practice continued throughout the year.

With the introduction of our new Service Provider Management Policy, our training efforts focused on communicating this new Policy to senior leaders with responsibility for making procurement decisions. The development of training materials tailored for our frontline staff is a planned activity for FY26.

4.7 Collaboration.

This reporting period we continued to:

- Participate in the SA Modern Slavery Network, a collaborative cross-sector initiative to share learnings and best practices on modern slavery prevention and response in South Australia
- Collaborate with two other mutual banks to collectively engage a shared strategic supplier and request further information on their modern slavery and ESG practices
- Collaborate with four other COBA banks to collectively issue SAQs to shared suppliers to reduce survey fatigue among suppliers and share best practices in modern slavery risk prevention.



4.8 Grievance mechanisms.

Our grievance mechanisms for modern slavery sit alongside our existing processes for identifying, investigating, and remedying actual or suspected misconduct.

This year there were no reports of Beyond Bank employees or suppliers using our independent third-party service provider during the reporting period to report any grievances associated with modern slavery.

This year we developed resources on grievance mechanisms to share with selected suppliers. The suppliers were selected as those who previously did not meet desired levels of maturity in relation to grievance mechanisms as identified through our supplier SAQ process.

We continue to monitor practices relating to grievance mechanisms for any perceived higher-risk Tier 1 suppliers as part of our supplier engagement approach.

5. Assessing effectiveness.

We track the effectiveness of our modern slavery practices using a KPI framework to help us continue to improve.

5.1. Supplier screening effectiveness.

With the introduction of our Service Provider Management Policy and collection of supplier data in our VRM system, we have more transparency and oversight of our supplier screening processes.

As our VRM system was introduced late in the reporting period, the review of the effectiveness of our supplier screening will be assessed in the next reporting period.

5.2 Supplier engagement effectiveness.

This year we sent supplier self-assessment questionnaires (SAQs) to 85 suppliers and received 29 responses, or a 34 per cent response rate. This rate is lower than our KPI of >50 per cent, noting we sent 51 more SAQs compared to last year.

We also received an additional 16 surveys from the previous year in FY24. Taking these into account, our response rate increased to 53 per cent.

5.4 KPI tracking.

The following table summarises our progress against our FY25 KPIs:

Pillar	Goal	FY25 Performance
Supplier risk management	Supplier SAQ at >50% response rate	34%
Investment risk management	100% of new investments are screened for modern slavery risks	No new counterparties were taken on during FY25
Supplier engagement	Ongoing engagement of selected suppliers that meet threshold criteria to support performance improvements	Ongoing
Internal education and training	Achieve a 100% completion rate of modern slavery training	100%
Collaboration	Collaboration with COBA banks on modern slavery risk prevention for suppliers in common.	Ongoing

Our FY26 KPIs continue to focus on supplier and investment risk management and internal training.

Pillar	Goal
Supplier risk management	Supplier SAQ at >40% response rate
Investment risk management	100% of new investments are screened for modern slavery risks
Internal education and training	Achieve a 100% completion rate of modern slavery training

Supplier engagement and collaboration activities will continue throughout FY26 as we continue to strengthen modern slavery prevention practices alongside our suppliers and peers.

This year, Beyond Bank participated in a collaborative project with four other customer-owned banks to issue SAQs to shared suppliers. The intent of this collaboration was to promote information sharing on modern slavery risk prevention practices and reduce supplier fatigue due to suppliers receiving survey requests from multiple members. As this collaboration is ongoing, more information on the results of this initiative will be shared in next year’s statement.

5.3 Internal training and education effectiveness.

This year, we achieved a 100 per cent completion rate of our modern slavery internal training module.

The allocation of our modern slavery training is according to position and automated at the time of new staff onboarding. However, to ensure the effectiveness of this process, we also conduct a manual review every six months to make sure that the correct staff are being allocated the training module.

6. Consultation with entities we own or control.

Our supply chain includes subsidiaries under our group structure. Therefore, our modern slavery work, including our risk assessment and due diligence processes, applies to the subsidiaries we own and control.

We did not merge with any other entities during FY25.

7. Other relevant information.

All activities outlined in our FY23 and FY24 Modern Slavery Statement Appendices have been completed or are ongoing.

Appendix 1

Annual Risk Assessment Methodology Summary.

1. As discussed in section 3.2 of this Statement, we apply an initial risk assessment methodology each year to our material and perceived higher-risk suppliers. This baseline exercise provides the basis for ongoing due diligence and remediation activities across the present reporting period and in future years.
2. Incorporating company spend data throughout global markets, we used external consultants, Fair Supply, with proprietary technology to trace the economic inputs required to produce products and services sourced from Tier 1 suppliers to Tier 2 suppliers, Tier 2 suppliers to Tier 3 suppliers, and so on, all the way up to Tier 10 suppliers of our supply chain's top suppliers by spend.
3. This supply chain mapping was performed using a balanced, global Multi-Regional Input-Output (MRIO) table which links supply chain data from 190 countries, and in relation to 15,909 industry sectors. This MRIO table is assembled using the following sources:
 - a. The United Nations (UN) System of National Accounts
 - b. UN COMTRADE databases
 - c. Eurostat databases
 - d. The Institute of Developing Economies, Japan External Trade Organisation (IDE/JETRO)
 - e. Numerous National Agencies including the Australian Bureau of Statistics.
4. The MRIO is then examined against the following international standards:
 - a. The UN Guiding Principles on Business and Human Rights
 - b. The Global Slavery Index
 - c. International Labour Organisation (ILO) Global Estimates of Modern Slavery and
 - d. The United States' Reports on International Child Labour and Forced Labour.
5. A proprietary algorithm was then applied to synthesise publicly available risk data against the exclusively licensed MRIO table. The result of this process is the creation of a modern slavery risk profile to Tier 10 for each supplier.
6. This analysis was performed for the purposes of risk identification under the Act. It does not purport to confirm the actual existence (or non-existence) of slavery in our supply chains and operations. Analysis was undertaken at the industry and country level. It does not account for variances at the entity, region, or product level.
7. The multi-faceted approach to modern slavery risk assessment that we have undertaken has included examination and analysis of the following:
 - a. The individual suppliers and industries with the most elevated risk of modern slavery
 - b. Supply chain plots to provide a visual representation of the supply chains for our top 3 first-tier industries
 - c. Plotting the relative slavery risk in the supply chain by tier, up to Tier 10
 - d. Geographical depiction of the cumulative risk of modern slavery across the supply chain around the world
 - e. An overview of the classification of the first Tier of our supply chain by country and industry, including relative modern slavery risk
 - f. Suppliers in our supply chains and operations that posed any calculated risks in relation to modern slavery were identified.

Beyond Bank
AUSTRALIA