



Our prize-winning Dragon Boat team.

### Purpose

We help individuals and businesses across communities achieve their aspirations by providing innovative financial services that meet their needs.

### Values

#### Customers

- >> We listen to our customers and understand their needs
- >> We build enduring relationships with them by delivering superior products and quality service

#### People

- >> We treat each other fairly and with respect
- >> We support our colleagues and invest in their development to help them realise their full potential
- >> We recognise and reward outstanding performance

#### Teamwork

- >> We, as team members, actively support each other across the organisation as we work towards our common purpose
- >> As individuals, we expect total responsibility from ourselves

#### Integrity

- >> Fair dealing is the basis of our business
- >> We assume everything we do is in full public view

#### Prudent risk taking

- >> We are prudent risk takers because our customers rely on us for safety and soundness

#### Effectiveness

- >> We actively invest in infrastructure, process improvement and skills to lower our delivery costs
- >> We do the right things right the first time, on time, every time