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## Our Purpose

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

## Our Values

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### 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.