



Financial Inclusion Action Plan 2018-20

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Create a better today

SUNCORP 

EFFECTIVE: MARCH 2018

Suncorp Group Limited
ABN 66 145 290 124

Statement from Michael Cameron, Suncorp CEO & Managing Director



During 2017 Suncorp has proudly been a founding member of the Financial Inclusion Action Plan (FIAP) program. The program has now grown to over 30 public, private and not for profit organisations all working together to help Australians at risk of financial exclusion.

The past year has been a foundational year for Suncorp in the FIAP program. We have undertaken a review of how vulnerable customers interact across our many customer touchpoints and we have developed new training programs to help our employees recognise and help vulnerable customers. We have also continued to develop and expand access to insurance and banking products and services designed for disadvantaged people and low-income families.

Our award-winning *Essentials by AAI* insurance gives people on low incomes access to affordable insurance, and our *Everyday Essentials Bank Account* is designed to provide good-value banking services to all customers.

But we know there is more we can do.

Our focus for 2018 will be on advancing the work we have done to date.

We will continue to learn and find ways to help vulnerable customers, including improvements to our processes, service standards, and products. We will help customers build financial resilience through our partnerships with community organisations like Good Shepherd Microfinance, Uniting Kildonan and Multicultural Development Australia, and work with other organisations to co-develop and distribute products that increase financial inclusion for vulnerable people.

Our work in financial inclusion builds on our long history of being there for our customers and community when it matters most. We want to Create a better today for all Australians through access to inclusive financial services and increased financial resilience within our community.

The FIAP program is a significant cross-sector effort and I would like to acknowledge the FIAP Partnership Group – Good Shepherd Microfinance, EY, the Centre for Social Impact, and the Australian Government – for their ongoing guidance, collaboration and support. We look forward to continuing to work with these organisations and other FIAP Trailblazers as we implement our Plan.

A handwritten signature in black ink, appearing to be 'Michael Cameron', written in a cursive style with a long horizontal flourish extending to the right.

MICHAEL CAMERON
CEO & MANAGING DIRECTOR

About Suncorp

Suncorp Group Limited is a trusted provider of financial services and solutions, helping customers take positive action to improve their financial wellbeing.

We are a top 20 ASX-listed company with \$97 billion in assets. We employ approximately 13,400 people and serve more than nine million customers across Australia and New Zealand.

We offer a broad range of products and services designed to make it easier for our customers to meet their financial needs. It brings together our strong portfolio of banking, wealth management and insurance solutions from across our many brands including Suncorp, AAMI, GIO, Apia and Shannons, as well as those from our partners.

SUNCORP STRATEGY

Suncorp's purpose is to *Create a better today* for our customers, communities, people and shareholders. We help people live the life they want now and plan for the life they want tomorrow.

Our vision is to be the destination for the moments that matter. By placing the customer at the centre of everything we do, we have a deeper understanding of their needs and can better support them when they need us most.

We have evolved our strategy and the way we work to create greater value for our stakeholders, while building a responsible and more resilient organisation. We operate as 'One Suncorp' with the customer at the heart of our business. We are committed to delivering value for all, including people who are vulnerable or in hardship.

CORPORATE RESPONSIBILITY AT SUNCORP

Through our Corporate Responsibility Framework, we continually strive to improve our business practices to Create a better today for our customers and stakeholders. The Principles we aspire to are:

Trust and Transparency: We are committed to building trust and doing the right thing. We are open and transparent in our dealings with our stakeholders.

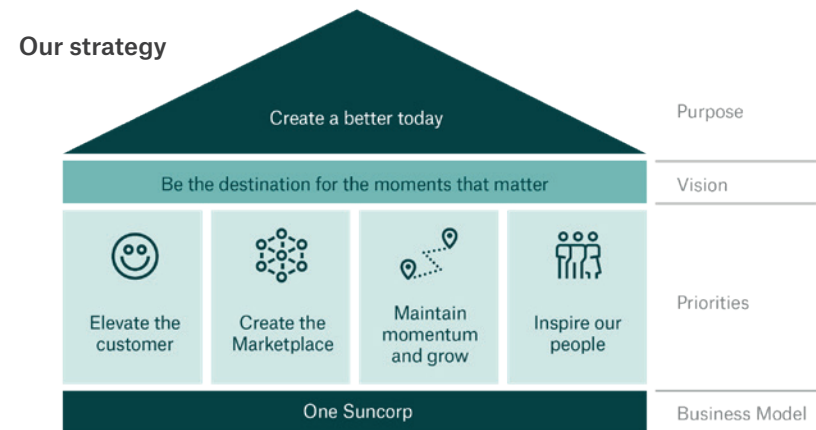
Sustainable Growth: We seek to innovate and optimise economic, social and environmental outcomes throughout our business and value chain.

Responsible Financial Services: We put our customers at the heart of everything we do and provide them with access to financial services that meet their needs.

Resilient People and Communities: We respect human rights and invest in the wellbeing and resilience of our people and communities. We are there for our people and our communities in times of need.

More information can be found at:

www.suncorpgroup.com.au/about-us/responsibility



Suncorp's commitment to financial inclusion

Suncorp is committed to developing innovative, affordable and appropriate financial products, services and resources which minimise hardship and improve resilience within our communities, including those who are financially vulnerable and from culturally diverse backgrounds. Our Plan focusses on three key segments:

1. Single-parent families, including vulnerable children
2. People working and living with high financial stress
3. Migrants, refugees and humanitarian entrants.

This Plan works alongside other Suncorp initiatives that help to address issues such as community resilience, mental health, and indigenous engagement.

INNOVATION & DESIGN PRINCIPLES

- ✔ **Create value for our customers:** put ourselves in the shoes of our customers to truly understand their needs and have their best interests at heart.
- ✔ **Intervene early:** focus on keeping people in the financial system and building their resilience in times of financial adversity.
- ✔ **Learn from and work with the communities we are part of:** draw on the collective wisdom of experts in the field to understand the needs of those at risk.
- ✔ **Leverage Suncorp's unique strengths:** harness what we do well and leverage this to make a real difference.
- ✔ **Partner for a better outcome:** partner with appropriate stakeholders to provide holistic solutions and a better customer experience and outcomes.
- ✔ **Measure effectiveness:** track the outcomes and longer-term impact of our activities.
- ✔ **Contribute to Suncorp's strategic priorities:** build trust and improve customer connectedness and retention.

SUNCORP'S OBJECTIVES

Suncorp takes a shared value approach to financial inclusion initiatives, seeking business benefits and positive social outcomes.

Customer Objectives

- ✔ improve our customers' economic resources
- ✔ improve our customers' access to suitable and affordable financial products and services
- ✔ build our customers' financial knowledge and behaviours
- ✔ build our customers' social capital

Suncorp Business Objectives

- ✔ build on our customer culture and increase customer retention
- ✔ develop solutions and products for our financial services marketplace
- ✔ develop opportunities for improved customer experiences
- ✔ decrease customer and employee hardship cases
- ✔ improve the resolution of complaints
- ✔ reduce customer credit risk
- ✔ deliver on our strategic priorities to build a resilient organisation

Stakeholder Objectives

- ✔ provide opportunities for our people to make a difference
- ✔ build shared value with our suppliers
- ✔ fulfil our purpose to *create a better today* for all stakeholders

2017: Foundation Year

2017 was a foundational year for Suncorp's FIAP. We now have a better understanding of how we can help vulnerable customers, and have developed new programs of work, partnerships and metrics to track our progress as we play our part in increasing financial inclusion in Australia. Overall performance highlights included:

- ✓ Improved alignment of the specialist teams across our business who deal with vulnerable and culturally diverse customers.
- ✓ Reviewed how we work with vulnerable customers, and are now implementing process improvements for better customer outcomes.
- ✓ Embedded the FIAP into functional business plans and activity, with oversight from the Senior Leadership Team.
- ✓ Raised awareness of financial resilience broadly across our employees and significantly enhanced our specialist teams' understanding of financial inclusion and vulnerability issues.
- ✓ Developed new partnerships and collaboration with regulators, peers, community organisations and consumer advocates to improve financial inclusion.
- ✓ Developed a clear view of metrics and baselines required for new activity.

EXTERNAL RELATIONSHIP BUILDING AND ADVOCACY	INTERNAL AWARENESS AND CAPABILITY BUILDING	ACCESS TO AFFORDABLE PRODUCTS AND SERVICES	BUSINESS PRACTICE LEVERAGE
<ul style="list-style-type: none"> ✓ Provided leadership for industry-wide Code Reviews: General Insurance, Life, Banking. ✓ Supported FIAP Community of Practice and Thriving Communities Partnership. 	<ul style="list-style-type: none"> ✓ Developed training strategy for customer facing and specialist employees, and will integrate findings of external review into content. ✓ Communicated internally to build employee understanding of financial inclusion, including in orientation. 	<ul style="list-style-type: none"> ✓ Established Office of the Customer Advocate. ✓ Conducted a diagnostic review of how we work with vulnerable customers. ✓ Piloted referral program providing vulnerable customers with specialist support. ✓ Provided financial relief for vulnerable customers affected by natural disasters. ✓ Further developed Essentials by AAI insurance product distribution and customer insights. ✓ Supported development of indigenous insurance product concept with ASIC and other stakeholders. 	<ul style="list-style-type: none"> ✓ Developed and released a Responsible Investment Policy which includes social impact investing. ✓ Invested \$1 million in Queensland Churches of Christ social impact bond to reduce youth homelessness. ✓ Piloted an employment program for refugees and new migrants. ✓ Developed business case to increase social procurement.

Suncorp's action areas (2018-20)

1. GOVERNANCE AND CONSULTATION

Providing robust governance, oversight and integration of the plan into Suncorp's business strategy.

2. EXTERNAL RELATIONSHIP BUILDING AND ADVOCACY

Leveraging our relationships and market position to advocate for financial inclusion and wellbeing.

- Advocacy through industry, government and media relations
- Develop cross-industry solutions for highly vulnerable people

3. INTERNAL AWARENESS AND CAPABILITY BUILDING

Building our people's understanding of financial wellbeing and developing capability to meet the needs of vulnerable customers.

- Internal awareness campaign
- Building internal capability to identify and help vulnerable customers

4. ACCESS TO AFFORDABLE PRODUCTS AND SERVICES

Improving the relevance, affordability and accessibility of our products and services for customers from vulnerable and culturally diverse backgrounds.

- Customer experience and internal process improvement
- Financial capability building and counselling
- Access to tailored insurance, banking, superannuation products and services
- Early intervention and breaking the cycle of poverty
- Support for customers affected by natural disasters
- Responsible banking and insurance practices

5. BUSINESS PRACTICE LEVERAGE

Improving the social outcomes of our employment, procurement and investment practices.

- Employment and education pathways at Suncorp
- Social procurement
- Social impact investing

6. TRACKING, REPORTING AND LEARNING

Measuring and disclosing the effectiveness of our activities and learning from other participants in the program.

Action areas and progress targets

1. GOVERNANCE AND CONSULTATION

Suncorp will develop authentic consultation and effective governance processes to inform and guide the ongoing development and implementation of our FIAP, with the aim of improving financial inclusion and financial wellbeing in Australia.

COMMITTED ACTION STATEMENT	OUTPUT	OUTCOME / IMPACT	RESPONSIBILITY	TIMEFRAME
1.1 Govern and integrate the FIAP into Suncorp's business strategy and activity				
Govern and communicate Suncorp's FIAP commitments.	1.1.1 Working Group meet monthly to implement and track progress against the FIAP.	Key business areas are engaged in the ongoing implementation and improvement of the FIAP.	FIAP Working Group	Monthly
	1.1.2 Key business leaders meet quarterly to oversee development and implementation of the FIAP.	Key business leaders are kept informed about progress of FIAP actions and help shape ongoing activity.	FIAP Steering Committee and Chair	Quarterly 2018-2019
	1.1.3 Report annually to the Senior Leadership Team and external stakeholders on progress achieved against FIAP actions.	Suncorp's senior executives understand and support FIAP objectives. The FIAP is embedded within Suncorp's corporate strategy.	FIAP Steering Committee and Chair	Annually 2018-2019
	1.1.4 Publish the FIAP online and make information about progress accessible to external stakeholders.	Stakeholders can easily access information about Suncorp's commitment to improving financial inclusion and financial wellbeing in Australia.	EGM Corporate Affairs	Ongoing

2. EXTERNAL RELATIONSHIP BUILDING AND ADVOCACY

Suncorp will build close relationships to advocate for financial inclusion and collaborate to solve nation-wide industry issues.

COMMITTED ACTION STATEMENT	OUTPUT	OUTCOME / IMPACT	RESPONSIBILITY	TIMEFRAME
2.1 Build upon existing industry, media and government relationships				
Advocate for financial inclusion and wellbeing, and promote Suncorp's FIAP commitments.	2.1.1 Explore opportunities to engage government, industry and media stakeholders in support of Suncorp's FIAP where appropriate.	Stakeholders are engaged about financial inclusion issues, initiatives and Suncorp's FIAP commitments.	EGM Corporate Affairs	Ongoing
2.2 Develop cross-industry solutions for highly vulnerable people				
Support cross-industry collaboration on initiatives that bring together essential services providers, governments and NGO's to address national issues that affect financial wellbeing.	2.2.1 Collaborate with fellow FIAP Trailblazers and other stakeholders to advance the collective objectives of the FIAP initiative.	Suncorp has close stakeholder relationships which enable it to advance financial inclusion and collaborate to solve nation-wide industry issues. Suncorp is actively involved in the FIAP Community of Practice.	FIAP Working Group EGM Corporate Affairs	Ongoing
	2.2.2 Support the development of cross-industry collaborative initiatives by essential services providers (e.g. Thriving Communities Partnership).	Vulnerable Australians are supported by cross-industry programs which improve financial inclusion and wellbeing.	FIAP Working Group EGM Corporate Affairs EGM Commercial Consumer Portfolio & Products EGM Lending	Ongoing
	2.2.3 Support communities at risk of financial vulnerability due to climate change.	Customers and communities impacted by climate change can undertake adaptation and resilience measures which reduce the risk of damage to their property and their potential to become financially vulnerable.	EGM Corporate Affairs EGM Commercial Consumer Portfolio & Products EGM Lending	December 2019

3. INTERNAL AWARENESS AND CAPABILITY BUILDING

Suncorp will build awareness and capability among our people to understand and work with customers from vulnerable and culturally diverse backgrounds; identify issues, triggers and risks; and provide appropriate services and solutions.

COMMITTED ACTION STATEMENT	OUTPUT	OUTCOME / IMPACT	RESPONSIBILITY	TIMEFRAME
3.1 Build internal awareness and understanding of financial inclusion, resilience and wellbeing				
Raise awareness and understanding across Suncorp of the challenges faced by vulnerable people in our community, the causes and triggers of financial exclusion, and the solutions that bring financial wellbeing.	3.1.1 Implement an internal awareness program to build all employees' understanding of financial inclusion, vulnerability and wellbeing issues and solutions.	Employees understand financial inclusion and financial resilience in Australia and Suncorp's actions.	EGM Corporate Affairs EGM People & Performance Office of Customer Advocate	Ongoing
3.2 Build internal capability to identify and help vulnerable customers				
Build specialist training opportunities for Suncorp employees to increase their capability to recognise and help customers and other employees who are financially vulnerable, in hardship or crisis situations.	3.2.1 Incorporate capability requirements identified through the 2017 FIAP and internal review into training content.	Suncorp's training materials are sequentially updated with content specific to financial inclusion issues.	EGM People & Performance Office of Customer Advocate	2018-2019
	3.2.2 Implement a training strategy which incorporates financial inclusion and vulnerability into learning and training for customer-facing and specialist teams.	Employees understand financial inclusion and financial wellbeing in Australia and Suncorp's contribution to solutions. Customer service capability, customer experience and internal processes are improved to identify and support vulnerable customers, solve customers' issues internally and refer customers to suitable external services and products.	EGM People & Performance Office of Customer Advocate	2018-2019

4. ACCESS TO AFFORDABLE PRODUCTS AND SERVICES

Suncorp will improve the suitability, affordability and accessibility of our financial products, services and solutions for people from vulnerable and culturally diverse backgrounds. Suncorp will build partnerships to support financial capability building and counselling for individuals from vulnerable and culturally diverse backgrounds.

COMMITTED ACTION STATEMENT	OUTPUT	OUTCOME / IMPACT	RESPONSIBILITY	TIMEFRAME
4.1 Improve customer experience and internal processes for vulnerable customers				
Improve Suncorp's processes and service standards to enhance customer experience and improve responsiveness to customers and employees who are financially vulnerable, in hardship or crisis situations.	4.1.1 Work with external provider to finalise independent review of Suncorp policies and procedures for customers who are vulnerable, in hardship or crisis.	Suncorp has a deep understanding of how vulnerable customers interact with its businesses. Suncorp has a clear, consistent framework to provide better outcomes for vulnerable customers.	Office of Customer Advocate	March 2018
	4.1.2 Develop and implement vulnerable customer case triage process and other service standard improvements for vulnerable customers which: - Helps vulnerable customers during interactions with Suncorp; and - Minimises entry into dispute with Suncorp. <i>(Including major claims and banking hardship support)</i>	Suncorp has stronger policies and procedures for customers who are vulnerable, in hardship or crisis. Vulnerable customers are identified and supported on a path to financial resilience. Case triage process minimises the number of customers entering into a dispute with Suncorp. External stakeholders are engaged and supportive of Suncorp's approach.	Office of Customer Advocate EGM Motor, Property & Specialty Claims EGM Lending	June 2018
	4.1.3 Assess overall success of vulnerable customer program and identify areas for improvement.	Suncorp's customers are represented by an independent internal advocate which protects their interests and identifies areas of systemic improvement. Customer, employee and business outcomes are evaluated and areas of development identified.	Office of Customer Advocate	June 2019

COMMITTED ACTION STATEMENT	OUTPUT	OUTCOME / IMPACT	RESPONSIBILITY	TIMEFRAME
4.2 Improve customer experience, products and internal processes for culturally diverse people, including migrants, refugees and humanitarian entrants				
Improve Suncorp's processes and service standards to enhance customer experience and improve responsiveness to customers and employees who are from culturally diverse backgrounds.	4.2.1 Develop and implement shared value partnership(s) which improve Suncorp's product and service offering for culturally diverse people, including refugees, new migrants and humanitarian entrants.	<p>People from culturally diverse backgrounds, including refugees and new migrants, are supported by policies and processes which build financial inclusion and improve customer experiences.</p> <p>Refugees and new migrants are supported with ready access to suitable products and services, enabling them to participate in the economy.</p>	<p>EGM Customer Strategy, Design & Innovation</p> <p>EGM Stores & Specialty Bank</p> <p>EGM Contact Centres</p> <p>EGM Commercial Consumer Portfolio & Products</p>	June 2018
4.3 Support financial capability building and counselling for vulnerable and culturally diverse people				
Partner with community organisations to support financial capability building and financial counsellors in our community.	4.3.1 Implement shared value partnership(s) which provide financial counselling and capability building for vulnerable and culturally diverse customers.	<p>Culturally diverse and vulnerable customers, including single-parent families, increase their financial capabilities and reduce their risk of financial hardship.</p> <p>New migrants and refugees better understand the Australian financial system, reducing the risk of financial hardship.</p>	EGM Corporate Affairs	December 2018
4.4 Support access to affordable and suitable micro-finance products and services for vulnerable customers				
Develop shared value partnerships with stakeholders to: support access to affordable and suitable micro-finance products and services; and integrate best-practice products into Suncorp's solutions, through joint propositions, referrals and other initiatives.	4.4.1 Continue to develop and expand access to the Essentials by AA/ insurance product.	Low income Australians have affordable access to insurance tailored to their needs.	EGM Commercial Consumer Portfolio & Products	Ongoing
	4.4.2 Continue to develop and expand access to the Everyday Essentials and Everyday Basics bank accounts.	Low income Australians have affordable access to a no-fee basic bank account.	EGM Deposits & Payments	Ongoing
	4.4.3 Continue to develop and expand access to the Everyday Super account.	Low income Australians have affordable access to a low-fee superannuation account.	Head of Wealth	Ongoing

COMMITTED ACTION STATEMENT	OUTPUT	OUTCOME / IMPACT	RESPONSIBILITY	TIMEFRAME
4.4 Support access to affordable and suitable micro-finance products and services for vulnerable customers (continued)				
Develop shared value partnerships with stakeholders to: support access to affordable and suitable micro-finance products and services; and integrate best-practice products into Suncorp's solutions, through joint propositions, referrals and other initiatives.	4.4.4 Develop shared value partnership to build on micro-finance products for vulnerable Australians.	Financially vulnerable Australians have affordable access to micro-loans, avoiding the cycle of debt.	EGM Lending	December 2018
	4.4.5 Explore opportunities to link products and services for vulnerable people into Suncorp's digital marketplace.	Vulnerable customers are connected with the Suncorp marketplace and grow into other offerings.	EGM Customer Strategy, Design Innovation	Ongoing
4.5 Support customers affected by natural disasters				
Support customers affected by natural disasters.	4.5.1 Provide financial relief for vulnerable banking and insurance customers affected by natural disasters.	Customers can recover after the financial and emotional shock of a natural disaster.	EGM Commercial Consumer Portfolio & Products EGM Lending	Ongoing
4.6 Strengthen our approach to responsible banking and insurance				
Use our position as an industry leading financial services organisation to make a positive impact on vulnerable customers.	4.6.1 Develop a Responsible Financial Services Policy which connects and addresses key issues of vulnerability.	Customers are supported by clear and consistent policies and practices. Vulnerable customers are supported through industry leading performance against relevant industry Codes.	EGM Commercial Consumer Portfolio & Products EGM Lending Office of Customer Advocate	December 2018

5. BUSINESS PRACTICE LEVERAGE

Suncorp will support employment, education and enterprise opportunities for people from vulnerable and culturally diverse backgrounds.

COMMITTED ACTION STATEMENT	OUTPUT	OUTCOME / IMPACT	RESPONSIBILITY	TIMEFRAME
5.1 Support employment and education opportunities for vulnerable people and migrants, refugees and humanitarian entrants				
Work with stakeholders to improve pathways to education and employment for people who are vulnerable or from culturally diverse backgrounds.	5.1.1 Implement Suncorp's Diversity and Inclusion Strategy and create employment opportunities for people from culturally diverse backgrounds at Suncorp (e.g. refugee support agencies).	Suncorp's workplace becomes more diverse, leading to greater cultural appreciation, a more inclusive internal culture and greater capabilities to serve customers.	EGM People & Performance	December 2018
	5.1.2 Explore opportunities to develop shared value partnerships that provide pathways to education and employment for people who are vulnerable or from culturally diverse backgrounds.	Vulnerable people are provided with opportunities to work and learn, increasing their economic participation. Migrants, refugees and humanitarian entrants are provided opportunities to build skills, undertake education and employment, increasing their economic participation and contributing to a successful multicultural society.	EGM Corporate Affairs	December 2018
5.2 Support social procurement				
Work with stakeholders to improve the social impact of Suncorp's Australian indirect and claims procurement and sourcing for the benefit of vulnerable and culturally diverse communities.	5.2.1 Prepare a business case and Responsible Procurement Policy which increases procurement from social enterprises and micro-enterprises owned by or which employ people from vulnerable and culturally diverse backgrounds.	Vulnerable people and culturally diverse communities are supported by greater procurement from social enterprises and micro-enterprises.	Head of Procurement	June 2018
	5.2.2 Embed Suncorp's Responsible Procurement Policy into supply chain management and procedures.	Corporate responsibility principles are embedded in the way Suncorp manages the procurement of goods and services.	Head of Procurement	December 2018
5.3 Support social impact investing				
Work with stakeholders to investigate social impact investing options for the benefit of vulnerable and culturally diverse communities.	5.3.1 Explore opportunities for social impact investing and financing in Australia that provides positive outcomes for vulnerable and culturally diverse communities.	Vulnerable people and culturally diverse communities are supported by social impact investing and financing focused on financial inclusion through personal and/or economic development.	Head of Investments	Ongoing

6. TRACKING, REPORTING AND LEARNING

Suncorp will develop and implement measurement tools and mechanisms to guide, inform and track our progress towards improving financial inclusion and building financial resilience with our customers, people, suppliers and community.

COMMITTED ACTION STATEMENT	OUTPUT	OUTCOME / IMPACT	RESPONSIBILITY	TIMEFRAME
6.1 Tracking & external reporting				
Build on Suncorp's annual reporting frameworks to include key financial inclusion measures that contribute to evidence-based policies and solutions.	6.1.1 Track metrics and progress of action areas to evaluate effectiveness of FIAP initiatives and ensure continuous improvement of FIAP actions.	Activity and outcomes are tracked against actions, informing monthly, quarterly and annual reporting.	FIAP Steering Committee and Chair FIAP Working Group EGM Corporate Affairs	Ongoing
	6.1.2 Report progress of FIAP initiatives externally as part of Suncorp's annual reporting suite.	External stakeholders understand progress against Suncorp's FIAP and its link to the business strategy.	EGM Corporate Affairs	Annually 2018-2019
6.2 Learning				
Actively engage with other organisations across the FIAP community and beyond to learn and share experiences.	6.2.1 Continue to consult with other FIAP organisations, communities and people affected by financial exclusion to learn and share experiences.	Suncorp understands financial inclusion issues through strong connections with the community and key stakeholders.	FIAP Working Group	Ongoing

FIAP Partnership Group Statement

On behalf of the FIAP Partnership Group, I would like to acknowledge and congratulate Suncorp for its ongoing public commitment to financial inclusion and financial resilience and for its progress on the FIAP.

Suncorp and other Trailblazers are changing the lives of vulnerable Australians – helping reduce inequalities and promoting inclusive growth in our communities.

The FIAP Partnership Group exists to support the growing community of practice to identify opportunities to better respond to financial risks, develop meaningful actions across key stakeholders and measure the social and economic impact. Drawing on our individual expertise the FIAP Partnership Group provides implementation, evaluation and quality assurance support to ensure key actions you have identified are (i) on track to achieve the intended impact and (ii) engaging those stakeholders in most need of support. We are proud to be on this important journey with Suncorp.

Financial hardship can impact us all, at any stage in our lives – through the FIAP program, our hope is that every organisation will be able to respond in time and every time to ensure financial hardship can be identified early, managed and overcome. By building capacity, awareness and greater access

to appropriate products and services, organisations will see the social and economic benefits in their engagement, outcomes and prosperity of customers and employees.

At the heart of the FIAP program is the belief that together we can achieve more. I'd like to thank Suncorp for its leadership as a Foundation member as we work alongside other FIAP trailblazers and Australian government to play a critical role in Australia's financial future – together we can reduce inequalities and realise inclusive growth for all Australians.

Sincerely,





VINITA GODINHO, GENERAL MANAGER, ADVISORY

Good Shepherd Microfinance
On behalf of the FIAP Partnership Group



Supported by



 suncorpgroup.com.au
 @SuncorpGroup

REGISTERED OFFICE

Level 28, 266 George Street
Brisbane, Qld Australia 4000
+61 7 3362 1222

ABN 66 145 290 124

