
Inclusive & accessible banking policy^{me}

Catering to the needs
of all Australians.

At ME, we believe banking services should be accessible to everyone. That's why we've adopted this policy – one that also lines up with the standards set out in the Australian Banking Association's Banking Code of Practice.

1. We're committed to banking that includes everyone

- We help our customers get access to our banking services, no matter who they are or where they are: including older customers, people with disabilities and Indigenous Australians – including those in remote communities.
- We give our staff the training they need to treat our diverse and vulnerable customers with sensitivity, compassion and respect.

2. We're committed to banking that everyone can use

- We aim to keep improving the accessibility of our banking services for older customers and people with disabilities.

3. We're committed to our Indigenous customers

- If a customer tells us they're Indigenous, we take extra care to make sure they have access to all the information about our banking services that they might need to help them best manage their finances.
- We'll also let them know about any accounts we have that are relevant to them, including accounts we offer with low fees or no fees – and help them transfer to another account if they want. Any help required to get ID needs sorted will be done with minimum fuss.

4. We're committed to our remote customers

- We'll take extra care that our customers in remote areas have access to the information they need about our banking services – and that includes our customers in remote Indigenous communities.
- We'll make sure all of our employees who regularly help out customers in remote Indigenous communities get cultural awareness training, so they can help out to the best of their abilities.

5. We're committed to our vulnerable customers

- We'll take extra care with our vulnerable customers, such as the ones experiencing age-related issues, cognitive impairment, elder abuse, family violence, mental illness, serious illness or any other personal or financial circumstances that are causing them significant problems.
- We'll train our people to act with sensitivity, respect and compassion toward customers in vulnerable situations.
- If a vulnerable customer lets us know about their financial situation, we'll work with them to find a practical way for them to do their banking.
- We'll respect the needs of our vulnerable customers, by making communication straightforward and simple, and by recognising their need for confidentiality. We'll also give them guidance to help them gain control of their finances – and if needed, refer them to other organisations for support.

6. We're committed to helping people with low incomes

- If a customer or potential customer lets us know they're a low-income earner, we'll let them know which of our accounts might suit them best – particularly the ones we offer that have low (or no) fees and charges.

7. We're committed to offering banking options with low or no fees

- We'll promote the affordable banking products and services we offer – particularly the ones that have low fees or are fee-free.
- We'll continue to make our banking information easy to find and simple to understand, so that customers can find the accounts that suits them – and can make sure they're not being hit with high fees or charges.
- If we offer basic, low, or no fee accounts, we will offer a customer one if they ask for it and we determine that they are eligible for one.
- We'll train our staff to help recognise customers who qualify for any low-fee or fee-free accounts we offer.