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## 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.