

## 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