



Community Partnership Program (CPP) Guidelines



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If you require further information, please get in touch with our Service Support Centre on 132 067 or enquiries@regionalaustaliabank.com.au

Regional Australia Bank Ltd ABN 21 087 650 360, AFSL and Australian Credit License 241167

What makes us who we are

Regional Australia Bank is a customer-owned bank that has been helping regional Australians achieve their lifestyle goals for over 50 years. It has a reputation for being flexible, personable and making the complex simple. With its roots in regional NSW, Regional Australia Bank has become one of the premier banking alternatives.

Unlike the 'retail' approach taken by many competing institutions, Regional Australia Bank continues to add value to its members by recognising that everyone's circumstances are different. This means they can provide personalised financial solutions, working with their members to save them time, money and effort.

Being owned by regional Australians means that we understand the connectivity we have between each other, our communities and the environment. We recognise the role a responsible financial institution can play in achieving and maintaining our regional way of life. So, our banking comes packaged with a conscience. We maximise our contribution to deliver social and environmental returns to our regional communities at every possible opportunity.

Our vision is that Regional Australia Bank will define what it means to be at the heart of our community. We celebrate being regional and continually demonstrate what the added value of being more connected to each other can bring. The success of our business will be determined by how well we extend compassion and share our passion to be the champions for regional prosperity. We aim to be a beacon - a regionally owned and operated 'community chest,' that will be a conduit for connecting people and a model for creating better and more sustainable places to live. Being connected with regional Australia is undoubtedly be the most compelling and inspiring part of our brand. For all the above reasons, Regional Australia Bank will represent value for all connected to it.

Community Partnership Guidelines

Guideline Purpose

Regional Australia Bank is committed to providing support to the local communities in which we operate. These guidelines outline the objectives and structure of the Community Partnership Program (CPP). The program covers a suite of everyday transaction accounts that come with a guarantee that Regional Australia Bank will reward a community group nominated by the account holder by donating an annual bonus payment on their behalf.

Community Partnership Program Objectives

At Regional Australia Bank, we believe in the added value of being more connected to each other. Providing essential support to community groups each year as part of our Community Partnership Program is just one way we demonstrate this commitment.

The primary objective of the Community Partnership Program is to benefit our communities whilst increasing our engagement with them. We aim to facilitate closer relationships, allowing us to perform our role as a champion for regional prosperity.

Community Partnership Program Principles

Regional Australia Bank has developed a set of principles to assess recipient organisation applications that we receive. Applicants should consider the following principles when submitting their requests.

To be considered for Regional Australia Bank's Community Partnership Program, community groups should:

- Provide benefits for the local community.
- Be of interest to Regional Australia Bank members.
- Have a significant presence within Regional Australia Bank's footprint.
- Have a committee or similar governing body.
- Bank with Regional Australia Bank or be willing to make the switch.

Regional Australia Bank will not consider requests for support from community groups:

- Who takes part in illegal activities.
- Who poses a significant risk to public safety.
- Whose activities directly contribute to environmental damage.
- Whose activities could be perceived to endanger or threaten animal welfare.
- Whose interests are, or could be seen to be, in competition or conflict with the interests of Regional Australia Bank.

How the program works

The Community Partnership Program covers a suite of everyday transaction accounts¹:

- Community Partnership Account

When members open one of these accounts, they can nominate one of our registered recipient organisations and become a 'supporter' of the organisation. As of January 2023, we have over 1,700 registered recipient organisations (Community Partners).

At the end of each financial year, we calculate the average balance of each supporter account and donate the approved donation percentage to the nominated Community Partner. The donation is presented to the Community Partner as a 'bonus payment', ensuring that our community investment goes exactly where our members decide and allowing them to help the causes they are passionate about.

The approved donation rates

For the period between 1 July 2022 to 31 October 2022, the donation rate was:

- 0.75%p.a. (on balances held in supporter accounts)
- 0.40%p.a. (on balances held in supporter accounts owned by the Community Partner)

And, from 1 November 2022 is:

- 1.00%p.a. (on balances held in supporter accounts)
- 0.70%p.a. (on balances held in supporter accounts owned by the Community Partner)

How to apply to be a recipient organisation

Community groups interested in becoming a recipient organisation should contact Regional Australia Bank, either in person at one of our branches or by calling our Service Support Centre on 132 067.

To successfully register, organisations will need to:

- Become a member of Regional Australia Bank (if they are not already).
- Agree on a motion to become a CPP recipient organisation at a formal committee meeting.
- Provide the following:
 - A letter from their committee advising they have consented to become a recipient organisation (letter template available on request)
 - A copy of the minutes from the committee meeting where the motion to become a recipient organisation was approved
 - A completed CPP Recipient Organisation Application Form (available on request)

The friendly staff at your local branch or our Service Support Centre will be able to help you through the process and ensure that everything is completed correctly.

All applications will be evaluated to ensure they are consistent with these Guidelines and our organisational values. Applicants can expect a response within two weeks from their submission date.

The minimum bonus payment threshold

A minimum bonus payment threshold is a feature of the program to encourage our recipient organisations to remain engaged with the Community Partnership Program and committed to its success.

Any recipient organisation that does not earn a bonus payment of \$50.00 or more in any financial year will be deemed to have not reached the required threshold.

Recipient organisations who reach or exceed the threshold are invited to a local CPP Presentation Event in recognition of their efforts to share an evening of celebration and community spirit with their fellow recipients.

Under the threshold system, recipient organisations who fail to reach the threshold may not be invited to the presentation that year. These organisations may instead be notified by mail to their supplied postal address.

The mail notification will:

- Disclose the details of their bonus payment.
- Outline the threshold system and why their organisation has been affected.
- Include suggestions and tips to help them promote their involvement in the Community Partnership Program to potential supporters.

The notification may be followed by further contact from their local branch.

Recipient Organisations who fail to reach the threshold in any given year will still receive their bonus payment that year. They will also remain eligible to earn bonus payments in subsequent years.

Both parties maintain the right to cancel the partnership without prior notice.

If you require further information, please get in touch with our Service Support Centre on 132 067 or enquiries@regionalaustaliabank.com.au

The Community Partnership Program Guidelines are subject to change.

¹Terms, conditions, fees and charges apply. See [Fees & Charges](#) for full details.

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