

Your Health, Safety & Wellbeing in The Westpac Group Policy

1. Overview

1.1 Purpose

Westpac is committed to providing an environment that supports the health, safety, and wellbeing (HSW) of Our People. This commitment to providing a safe and secure workplace is detailed in Westpac's Health Safety and Wellbeing Statement of Commitment available on Westpac's website.

Following this HSW Policy, and associated policies and procedures, supports our Purpose of creating better futures together and aligns with our Code of Conduct. We enrich everyone's wellbeing by understanding our HSW responsibilities, minimising risks to people when we become aware of them and supporting in time of need.

This Policy sets the expectations we have of Our People to support HSW and outlines key components of our HSW management approach, including workers compensation and injury management. It is Our People's right to work in a safe, secure and supportive environment in which they can thrive and be their best self.

1.2 Scope

This Policy applies to all individuals (employees and contractors) within Westpac and its subsidiaries (collectively referred to as "Our People" at the Westpac Group), in Australia.

2. Policy requirements

2.1 Health, safety and wellbeing responsibilities

Everyone in Westpac has responsibilities for HSW. These are summarised below and further supported by an internal HSW responsibilities' matrix and our Consequence Management Framework. Fulfilling these responsibilities will help Westpac to continue to be one of the world's safest companies.

Additionally, our Code of Conduct pragmatically outlines the expectations of our company and our people to do what is right, to comply with laws and policies and behave professionally.

General HSW responsibilities:

The following general HSW responsibilities apply to all Our People:

- Take reasonable care for yourself and others' HSW at work including at work-related events.
- Familiarise yourself and comply with relevant HSW policies and procedures.

- Follow reasonable instruction or direction as it relates to HSW.
- Complete mandatory HSW training.
- Participate in monthly team consultation activities (Safe and Sound Pack).
- Report HSW hazards and incidents (including injuries and illnesses) to your People Leader as soon as possible after the event, on the same day where possible or alternatively, directly report any hazard or incident (including injuries and illnesses) via Westpac's hazard and incident management system (CareXpress). This includes potential workplace hazards that could impact your mental health or wellbeing.
- Support an environment that fosters mental health and wellbeing by behaving in a manner conducive to a safe working environment.
- Co-operate and take part in HSW risk management activities including identifying hazards, mitigating HSW risks, engaging in HSW consultation, reporting hazards and incidents and supporting associated incident investigations.
- Actively participate in injury management and rehabilitation programs, where applicable.
- In accordance with the Speaking Up Policy, constructively challenge and/or speak up about any behaviours that could cause harm, either physical or psychological, to any person. This applies especially if there is a likelihood of serious misconduct or imminent harm occurring within Westpac. The Speaking Up Policy contains information on how to raise concerns including the support and protections in place.

2.2 Preventing Harassment

At Westpac we do not tolerate sexual harassment. Our Sexual Harassment Policy, available on our website, applies to all employees, contractors, and consultants who work at Westpac in Australia, supporting a workplace which is respectful and free from sexual harassment.

Preventing sexual harassment in the workplace is all our responsibility. This applies to conduct occurring at your work location, working from home and work-related events, as outlined in the internal Safety & Respect at Work-Related Events Policy.

We also have zero tolerance for any discrimination, harassment and bullying. Our policy, available on our website, sets out our expectations of how our people behave towards others, treating people with dignity, courtesy and respect and seeking to prevent unlawful discrimination, harassment, bullying, adverse action, vilification and victimisation.

These policies are further supported by our approach to speaking up, as outlined in our Speaking Up Policy and including our approach to being an 'upstander' calling out and reporting potential concerns even if not related to the individual.

2.3 Fitness for Work

For everyone's health and safety, Our People are expected to attend the workplace only when they can safely perform their duties, including when they are:

- not affected by any physical or psychological injury or illness (contagious or non-contagious) which would prevent them from safely performing their role,
- not under the influence of alcohol or drugs (recreation or prescription) which may impact their ability to safely perform their role, and
- not affected by any other issue that may impact their ability to safely perform their role.

Employees can seek support from their People Leader (or Employee Care team) to discuss their needs, fitness for work assessment and support available.

2.4 People Leaders

People Leaders have additional responsibilities and authority to visibly champion a healthy, safe, and positive workplace culture, including to:

- Create a safe work environment for your team members by ensuring HSW risks arising from work tasks, activities and work equipment are eliminated or controlled as far as reasonably practicable.
- Create a work environment that protects the mental health and wellbeing of people. This includes managing HSW risks associated with the work environment, including employee behaviours, excessive workloads, work demands and other factors that can impact mental health and wellbeing.
- Demonstrate supportive leadership behaviour when addressing HSW risks associated with mental health and wellbeing.
- Consult your team members by regularly discussing HSW and involving your team members in discussions and decisions affecting their HSW including through Safe and Sound Pack discussions.
- Complete all required people leader HSW training.
- Engage your team members regarding the level of training, supervision, and information they have received (including any future needs) to support their HSW while at work.
- Report any hazard or incident (including injuries and illnesses) via Westpac's hazard and incident management system (CareXpress) on the same day you become aware of it.
- Identify hazards and implement suitable and effective measures that eliminate or minimise HSW risks arising from them. This is particularly important for our key risks including psychosocial workplace factors, ergonomics, and aggressive behaviour.
- Support Westpac's injury management and workers compensation processes and the return to work of injured employees. This may include engaging InjuryNet, Westpac's medical advice and support service, where a work-related injury or illness has occurred.
- Ensure your team/site has the required number of first aiders and emergency wardens.
- Be aware of and effectively implement relevant HSW policies and procedures within your team.

People Leader's cannot transfer, contract out of, or defer HSW responsibilities to others. HSW matters outside of a leader's control or delegation, must be escalated in a proactive and timely way so as not to further increase a HSW risk.

General Managers and their direct reports have Statements of Accountability confirming their roles and responsibilities, that further support decision making and effective management of HSW risks.

Our People are encouraged to use the 'Should We?' Test to help work through HSW decisions where the right thing to do may not be immediately clear. Applying the 'Should We?' Test ensures we are supporting Our People in their HSW and in delivering fair customer and market outcomes.

2.5 Managing hazards and risks in the workplace

Westpac has established processes for the management of hazards and risks that can impact the physical and mental health and wellbeing of Our People.

All Our People need to be involved in our hazard and risk management processes which focus on identifying and reporting hazards, assessing risks, and eliminating or controlling those risks to ensure the HSW of Our People.

Westpac's five values reflect our commitment to managing HSW hazards and risks:

Our Values	Supporting HSW
Helpful	<ul style="list-style-type: none"> we help Our People to be safe by providing information and support in those critical moments that matter.
Ethical	<ul style="list-style-type: none"> we ensure that we act fairly when dealing with Our People.
Leading Change	<ul style="list-style-type: none"> we actively seek opportunities for continuous improvement and identify and manage potential physical and psychological HSW risks associated with change.
Performing	<ul style="list-style-type: none"> we take accountability for creating a safe and healthy work environment.
Simple	<ul style="list-style-type: none"> we encourage and respond to feedback to ensure that our HSW processes are as simple as possible.

Additional considerations when identifying and addressing hazards and risks include (but are not limited to):

- Unsafe behaviours (including aggressive behaviour) that can lead to psychological or physical harm.
- Excessive workloads and unreasonable work demands.
- The physical work environment, including those hazards that can lead to slips, trips and falls.
- Work furniture and equipment, including workstations, chairs, monitors, and other related equipment.
- Manual handling of equipment or work material.

- Other potentially hazardous work tasks (e.g., driving, remote or isolated work, repetitive work, etc).

2.6 Consultation and Engagement

Westpac is committed to engaging Our People on matters that impact HSW. Formal and informal processes are in place to engage Our People on matters affecting their HSW, including (but not limited to) through direct People Leader engagement, team meetings, monthly Safe and Sound Pack team activities, surveys and formal feedback channels.

Some divisions of Westpac have established roles and/or workgroups to facilitate worker consultation and feedback on HSW-related changes and issue resolution. This includes Health and Safety Representatives (HSRs), Safety Champions and HSW Committees.

2.7 HSW training

Westpac has dedicated HSW learning and development programs to ensure Our People have the knowledge and skills to perform their work safely and competently.

HSW training types and delivery methodologies vary based on roles and responsibilities.

New employees receive HSW training as part of their induction which is aligned to their role profiles.

Additional training is provided for specific roles such as a Health and Safety Representative, first aiders or emergency wardens.

2.8 Emergency management, injury and first aid

Crisis and Emergency Management

Westpac has systems in place to manage foreseeable HSW emergencies and crisis situations as well as the allocation of appropriate resources, including the appointment of emergency wardens and first aiders, to support Our People in emergency situations.

Responding to Injuries and illness

To support Our People who are injured or ill at work, Westpac has formal first aid measures in place. These include access to trained first aid officers, first aid kits, defibrillators and first aid rooms, where required.

All injuries and illnesses arising from work must be notified to your People Leader as soon as possible after they occur and reported in our HSW hazard and incident management system (CareXpress) on the same day, where possible.

2.9 Workers compensation, rehabilitation, and return to work

This provision of the Policy applies to employees and deemed workers within the meaning of applicable workers compensation laws.

Westpac is committed to helping injured employees to return to full and gainful employment following injury or illness. We provide an injury management program, which is continuously reviewed and monitored to improve injury management outcomes.

When creating injury management plans, we consider each employee's unique circumstances in line with our "whole of life" approach.

In meeting this commitment, we aim to:

- Provide early reporting systems and intervention procedures to support injured employees stay at work or return to work as soon as medically appropriate.
- Facilitate the durable return to work of employees by assisting with the safe and early integration back into the workplace where practicable.
- Advise injured employees of their rights and responsibilities for injury management.
- Where indicated, facilitate participation in an injury or illness management program appropriate to an injured or ill employee's medical recovery.
- Provide injured employees with relevant information about injury management including their rehabilitation rights and obligations.
- Maintain confidentiality of personal information in accordance with applicable legislation.
- Manage workers compensation claims in an equitable, timely and efficient manner, consistent with applicable legislation and self-insurance requirements.
- Comply with applicable injury management and rehabilitation legislation.
- Recognise and complement other organisational policies and procedures where relevant.

2.10 Other matters arising from HSW Legal Obligations:

In respect of HSW, Westpac Group, or any person employed or engaged by the Westpac Group, must not:

- Engage in conduct that negligently or recklessly causes death or serious harm to a person.
- Without reasonable excuse, refuse or unduly delay entry into a workplace by a work health and safety (WHS) entry permit holder including an authorised union representative entitled to enter the workplace.
- Intentionally and unreasonably hinder or obstruct a WHS entry permit holder in exercising any rights at a workplace.
- Fail to comply with an instruction of a work health and safety inspector.
- Fail to comply with a notice issued by a work health and safety inspector or regulator.

- Enter into a contract of insurance or indemnity arrangement under which the person or another person is seeking cover for liability or monetary penalty under WHS legislation.
- Transfer or contract out its statutory workers compensation duties to others.
- Impose a levy or charge on a worker or permit a levy or charge to be imposed on a worker, for anything done, or provided, in relation to health, safety and wellbeing.

2.11 Consequences of breaching this policy

Failure to comply with this policy may result in disciplinary action, including termination of employment in serious cases.

Where an Officer, People Leader or Employee wilfully or recklessly endangers the HSW of another person at work, criminal charges may also apply.

3. Roles and responsibilities

Our internal HSW Responsibilities Matrix details the roles and responsibilities for this policy. The Board and Group Executive Team receive biannual updates on HSW performance including HSW performance indicators relating to HSW.

Key management and governance responsibilities for this policy are detailed in the below table.

First line of defence	
Group Head of Employee Care	<ul style="list-style-type: none"> • The Group Head of Employee Care develops and maintains design effectiveness of this Policy and has delegated authority to identify those responsible for the development, maintenance, and design effectiveness of the HSW management system which supports it.
Group Manager HSW Business Engagement and Implementation	<ul style="list-style-type: none"> • The Group Manager HSW Business Engagement and Implementation has responsibility for the development, maintenance, and design effectiveness of the HSW Management System, to achieve the policy objectives.
Group Manager HSW Governance and Workers Compensation	<ul style="list-style-type: none"> • The Group Manager HSW Governance and Workers Compensation has responsibility for the development, maintenance, and design effectiveness of the HSW management system and workers compensation and injury management processes as detailed in this policy.
Head of Business Controls and Monitoring (BCM)	<ul style="list-style-type: none"> • BCM plays a key role supporting the business to effectively manage its risks by supporting the Employee Care Team to perform risk management activities.
Second line of defence	
Operational Risk	<ul style="list-style-type: none"> • Provides insight, review and challenge to first line risk management activities in relation to this policy.
Third line of defence	
Group Audit	<ul style="list-style-type: none"> • The responsibilities of Audit are outlined in the 3LOD Model Standard.

Disclaimer: The Group (and its related bodies corporate) may amend, vary, supplement or remove this Policy at any time. This Policy does not form part of your employment contract.