

Employer Public Report

Contents

[Public Reports](#)

[Workplace Overview](#)

[Action on Gender Equality](#)

[Flexible Work](#)

[Employee Support for Parents and Carers](#)

[Harm Prevention](#)

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Public Reports

WGEA publishes the Public Report, except personal information in whole, or part on the Data Explorer and uses its contents in whole or part for other purposes in electronic or other formats.

Two documents make up your Public Report and can be generated and downloaded after preparing your submission for lodgement:

- Public Report – Questionnaire
- Public Report – Employee Data Tables

The Public Report must be:

- Given to your CEO or equivalent for review, approval and sign off before lodgement.
- Shared in accordance with the Notification and Access requirements under the *Workplace Gender Equality Act 2012 (the Act)*.

Report contacts will be asked to declare in the Portal that all relevant CEO or equivalents have signed the public report.

Detailed information on the requirements to share the public report with your employees, members or shareholders can be found within the online Reporting Guide on [Notification and Access requirements](#).

Gender Equality Standards

If there is a single entity employing 500 or more employees, they must have a policy or strategy in place against each of the six Gender Equality Indicators. More information can be found within the online reporting guide on [Gender Equality Standards](#).



Workplace Overview

Policies & Strategies

Employer policies or strategies on workplace gender equality and the composition of the workforce can be powerful levers for making progress and change. Policies or strategies are most effective when backed up by evidence-informed action plans to address areas of imbalance and inequality. Similarly, targets are achievable, time-framed goals that create mechanisms for accountability and are effective when combined with dedicated actions to help achieve them.

1.1 Do you have formal policies and/or formal strategies in place that support gender equality in the workplace?

Yes

Policy; Strategy

1.1a Do the formal policies and/or formal strategies include any of the following?

Other

Provide details: Diversity & Inclusion Strategy, Gender Pay Equity within the Remuneration Policy

1.2 Do you have a formal policy and/or formal strategy on diversity and inclusion in your organisation?

Yes

Policy; Strategy

1.2a Do the formal policies and/or formal strategies include any of the following?

Aboriginal and/or Torres Strait Islander background; Other

Provide details: Gender Equality, Equal remuneration between women and men

1.3 Does your organisation have any targets to address gender equality in your workplace?

Yes

Reduce the organisation-wide gender pay gap; Increase the number of women in management positions; Increase the number of women in key management personnel (KMP) roles; To have a gender balanced governing body (at least 40% men and 40% women); Other

Other: We have a KPI on improving gender pay gap and gender representation at senior leadership levels within our FY25 Corporate Scorecard, and a 40/40/20 gender



representation target for all levels of leadership as a Diversity & Inclusion Strategy target..

1.4 If your organisation would like to provide additional information relating to your gender equality policies and strategies, please do so below.



Workplace Overview

Governing Bodies

Gender balance on governing bodies or Boards is good for business. It contributes to workplace gender equality outcomes and improved company performance more broadly. Measures to support gender balance in the governing body include analysing the gender representation of chairs and other members, considering gender in the selection of Board members, and taking action to drive change through term limits, gender equality targets and policies.

1.5 Identify your organisation/s' governing body or bodies.

Organisation: Heritage and People's Choice Limited

A. To your knowledge, is this governing body also reported in a different submission group for this year's Gender Equality Reporting?

No

B. What is the name of your governing body?

Board of Heritage & People's Choice Limited

C. What type of governing body does this organisation have?

Board of Directors

D. How many members are in the governing body and who holds the predominant Chair position?

	Female (F)	Male (M)
Chair	0	1
Members (excluding chairs)	4	5

E. Do you have formal policies and/or formal strategies in place to support and achieve gender equality in this organisation's governing body?

Yes

Selected value: Policy; Strategy

E.1 Do the formal policies and/or formal strategies include any of following?

Succession planning for the governing body; Gender diversity and inclusion

F. Does this organisation's governing body have limits on the terms of its Chair and/ or Members?



Yes

Enter maximum length of term in years. If the term limit does not relate to a full year, record the part year as a decimal amount.

For the Chair: 12

For the Members: 12

G. Has a target been set on the representation of women on this governing body?

Yes, a target has been set to maintain the existing representation of women on this governing body

H. Do you have a formal policy and/or formal strategy on diversity and inclusion for this organisation's governing body?

No

1.6 If your organisation would like to provide additional information relating to governing bodies and gender equality in your workplace, do so below.



Action on Gender Equality

Gender Pay Gaps

The gender pay gap is the difference in average or median earnings between women and men. It is a measure of how we value the contribution of women and men in the workforce. The gender pay gap is not to be confused with women and men being paid the same for the same, or comparable, job – this is equal pay. Equal pay for equal work is a legal requirement in Australia. However, illegal instances of unequal pay can still be one of the many drivers of the gender pay gap. Closing the gender pay gap is important for Australia's economic future and reflects our aspiration to be an equal and fair society for all.

2.1 Do you have formal policies and/or formal strategies on equal remuneration (pay equity and the gender pay gap) between women and men?

Yes

Policy; Strategy

2.1a Do the formal policies and/or formal strategies include any of the following?

To achieve gender pay equity; To ensure no gender bias occurs at any point in the remuneration review process (for example at commencement, at annual salary reviews, out-of-cycle pay reviews, and performance reviews); To implement and/or maintain a transparent and rigorous performance assessment process; Other (provide details)

Other: Our Diversity & Inclusion Policy includes; we determine pay by job size, level of responsibility, skills and experience; monitoring changes in our gender pay gap to identify potential gender bias in our assessment and annual remuneration review cycle

2.2 Have you conducted analysis to determine if there are remuneration gaps between women and men?

Yes

2.2a What type of gender remuneration gap analysis has been undertaken?

Like-for-like pay gaps analysis which compares the same or similar roles of equal or comparable value to identify unequal pay; A by-level gap analysis which compares the difference between women's and men's average pay within the same employee category; Overall gender pay gap analysis to identify the difference between women's and men's average pay and gender composition across the whole organisation

2.2b When was the most recent gender remuneration gap analysis undertaken?

Within the last 12 months



2.2c Did you take any actions as a result of your gender remuneration gap analysis?

Yes

Corrected instances of unequal pay; Identified cause/s of the gaps; Reported results of pay gap analysis to the governing body; Reported results of pay gap analysis to the executive; Reported results of pay gap analysis to all employees; Reviewed and implemented performance evaluation processes to ensure no gender bias; Implemented other changes (provide details):

Provide details: Gender Pay Gap review completed and provided to the Governing Body (Board) annually. Allocation of additional budget to assist in addressing identified gender bias in 2024 annual remuneration review cycle.

You may also provide more detail below on the gender remuneration gap analysis that was undertaken.

2.3 If your organisation would like to provide additional information relating to employer action on pay equity and/or gender remuneration gaps in your workplace, please do so below.

A contributing factor of the overall gender pay gap variance is due to the high percentage of females occupying our front-line positions throughout our branch network and National Contact Centres. Most of these positions are covered under the Banking, Finance and Insurance Award or our Enterprise Agreement, in which both provide classification pay rates. We are focused on ensuring a robust job evaluation process is completed and reviewed regularly to ensure our workforce are categorised correctly to accurately identify any pay gaps within our pay bands. Approval processes apply for remuneration of new hires, and when required, a review of internal remuneration and market data when making pay decisions. Between 1 April 2024 and 31 March 2025, we completed processes and undertook activities to progress gender equality by:

- Implementing integrated organisational-wide policies, systems and processes that support remuneration and salary reviews being applied fairly and consistently across the business.
- Pay equity reviews are completed based on same or like-for-like positions.
- Use of a common job evaluation system for sizing and benchmarking roles consistently, determined by pay by job size, level of responsibility, skills and experience.
- Utilising tools to model and monitor changes in our gender pay gap and identify potential gender bias for action in our performance assessment and annual salary review cycle.
- Assessment against key performance measures on improving GPG and gender representation at senior leadership levels within our FY25 Corporate Scorecard, informing Executive and Senior Leadership performance outcomes.
- Measuring and analysing on a monthly basis the gender composition of our workforce, including by employment type, status, job type and leadership category.
- Analysis of our workforce data to further understand what is driving our GPG.
- Diversity and Inclusion Strategy embedded with specific focus to increase female gender representation in senior leadership.
- Ongoing monitoring of gender pay will be completed and reported to the Board Remuneration and Governance Committee on a regular basis.



Action on Gender Equality

Employee Consultation

Engaging employees through consultation on gender equality issues helps employers to understand the employee experience and to take meaningful action. Employers can use the information they learn through the consultation process to generate solutions that are practical and relevant to their organisation.

2.4 Have you consulted with employees on issues concerning gender equality in your workplace during the reporting period?

Yes

2.4a How did you consult employees?

Employee experience survey; Exit interviews

2.4b Who did you consult?

ALL staff

2.5 Do you have formal policies and/or formal strategies in place to ensure employees are consulted and have input on issues concerning gender equality in the workplace?

Yes

Policy; Strategy

2.8 If your organisation would like to provide additional information relating to employee consultation on gender Equality in your workplace, please do so below.

Our Diversity & Inclusion Policy sets out our commitment to consultation. Consultation with employees provides an opportunity to seek feedback on lived experiences, ideas for action, as well as a better understanding of issues and priority areas within our organisation. We will:

- Consult with employees through participation in employee experience surveys including exit and onboarding surveys. These surveys may be in different formats and may be run in conjunction with various other topics; The consultation may be supplemented through other feedback forums (such as committees, representative groups or targeted focus groups). Methods selected for consultation will be based on the purpose of the consultation as well as the stakeholders to be consulted and how best to engage them; To ensure our people feel safe to provide feedback, Heritage and People's Choice consultation methods will include options for anonymous feedback as well as identifiable forums for engagement which provide opportunity to understand individual experiences;
- Review Speak up. Be heard. Employee survey results by gender with a focus on understanding any differences in experiences for women to support identifying targeted actions to improve inclusion, belonging and equality;
- Undertake annual reporting to the Executive on Diversity and Inclusion;
- Undertake an annual Diversity Census to understand the organisation's Diversity Profile, providing employees with an opportunity to share their own diversity and perspectives on diversity at the bank.





Flexible Work

Flexible Working Arrangements

A flexible working arrangement is an agreement between an employer and an employee to change the standard working arrangement, often through a change to the hours, pattern or location of work. Flexible work is a key enabler of gender equality, helps accommodate an employee's commitments out of work and has become increasingly important for employers in attracting and retaining diverse and talented employees.

3.1 Do you have a formal policy and/or formal strategy on flexible working arrangements?

Yes

Policy; Strategy

3.1a Do the formal policies and/or formal strategies include any of the following?

A business case for flexibility has been established and endorsed at the leadership level; Flexible working is promoted throughout the organisation; Other

Provide Details: Leaders and employees are empowered to explore a variety of flexible working arrangements. Leaders are responsible for promotion and practical application of policy

3.2 Do you offer any of the following flexible working options to MANAGERS and/or NON MANAGERS in your workplace?

Flexible working option	MANAGERS	NON-MANAGERS
Flexible hours of work (start and finish times)	Yes	Yes
Compressed working weeks	No	No
Time-in-lieu	Yes	Yes
Hybrid working (regular days worked from home and in office)	Yes	Yes
Working fully remote (no regular days worked in office)	Yes	Yes
Reduced hours or part-time work	Yes	Yes
Job sharing arrangements	Yes	Yes
Purchased leave	Yes	Yes
Unpaid leave	Yes	Yes
Flexible scheduling, rostering or switching of shifts	Yes	Yes

3.3 If your organisation would like to provide additional information relating to flexible working and gender equality in your workplace, please do so below.

Following our 2023 merger, Heritage & People's Choice Limited, trading as People First Bank, is working through a program of integration to establish new policies for the bank which means Flexible Working Arrangements are currently documented within multiple policies, including a Flexible Working Arrangements Policy, Leave Policies, other policies such as job



share, work from home, and a range of informal offerings around working from home, hybrid and remote work. Although not documented in policy, People First Bank also provides the following in regard to flexibility:

- Flexible working is promoted throughout the organisation.
- Team meetings are offered online.
- Employees are surveyed on their flexibility and working arrangements.

Leaders are also encouraged provide their teams flexibility to meet the needs of their people whilst delivering to our customers. There are roles within the organisation that, due to them being customer-facing and site-based, are not able to be offered as much flexibly as others – this is specifically in relation to working from home.



Employee Support for Parents and Carers

Paid Parental Leave

Parental leave policies are designed to support and protect working parents around the time of childbirth or adoption of a child and when children are young. Some employers offer universally available parental leave policies, offering equal parental leave for all parents, others offer with a distinction between 'primary' and 'secondary' carers. It's important that it's a policy that's available to all parents, irrespective of gender, recognising the equally important role of all parents in caregiving. Gender equal policies help to de-gender the ideal worker and carer norms, which pervade the workplace and reduce opportunities for women to remain in, or re-enter the workforce.

4.1 Do you provide employer-funded paid parental leave in addition to any government-funded parental leave scheme?

Yes, we offer employer funded parental leave using the primary/secondary carer distinction

Do you provide employer-funded paid parental leave for:

Primary: Yes Secondary: Yes

4.1a Please indicate whether your employer-funded paid parental leave is available to:

Primary: All, regardless of gender

Secondary: All, regardless of gender

4.1b Please indicate whether your employer-funded paid primary carers leave covers:

Primary: Birth; Adoption; Surrogacy; Stillbirth

Secondary: Birth; Adoption; Surrogacy; Stillbirth

4.1c How do you pay employer-funded paid parental leave?

Primary: Paying the employee's full salary

Secondary: Paying the employee's full salary

4.1d How many weeks of employer-funded paid parental leave is available to eligible employees?



Primary:

Lowest entitlement: 16

Highest entitlement: 26

Secondary:

Lowest entitlement: 4

Highest entitlement:

4.1e Who has access to this type of employer-funded paid parental leave?

Primary: Permanent employees

Secondary: Permanent employees

4.1f Do you require carers to work for the organisation for a certain amount of time (a qualifying period) before they can access employer-funded paid parental leave?

Primary: No qualifying period

Secondary: No qualifying period

4.1g Do you require carers to take employer-funded paid parental leave within a certain time after the birth, adoption, surrogacy and/or stillbirth?

Primary: Anytime within 12 months

Secondary: Anytime within 12 months

**4.1h Does your organisation have an opt out approach to parental leave?
(Employees who do not wish to take their full parental leave entitlement must discuss this with their manager)**

Primary: No

Secondary: No



4.2 Do you pay superannuation contributions to your employees while they are on parental leave?

Yes, on employer funded primary carer's leave or equally shared parental leave (if applicable); Yes, on employer funded secondary carer's leave (if applicable)

4.3 If your organisation would like to provide additional information relating to paid parental leave and gender equality in your workplace, please do so below.

An Enterprise Agreement applies to non-package roles within People First Bank that offers a more generous paid parental leave for primary caregivers – this agreement relates to our entry level roles within Branches, Contact Centres and Business Operations functions. This provision allows for: 16 weeks paid leave for 0-3 years of service, 21 weeks paid leave for 3-5 years of service and 26 weeks paid leave for 5+ years of service for primary carers.



Employee Support for Parents and Carers

Support for Carers

Employers can contribute to workplace gender equality by providing support for employees with caring responsibilities. A carer refers to, but is not limited to, an employee's role as the parent (biological, step, adoptive or foster) or guardian of a child, or carer of a child, parent, spouse or domestic partner, close relative, or other dependent. Employer support for employees with caring responsibilities allows them to better accommodate their out-of-work responsibilities.

4.4 Do you have formal policies and/or formal strategies to support employees with family or caring responsibilities?

Yes

Policy

4.4a Do the formal policies and/or formal strategies include any of the following?

Gender inclusive language when referring to carers; Support for all carers (e.g. carers of children, elders, people with disability); Paid Parental leave; Flexible working arrangements and adjustments to work hours and/or location to support family or caring responsibilities; Extended carers leave and/or compassionate leave; Other leave available to employees with family or caring responsibilities

Provide details: Grandparents Leave, Career Break, Additional Purchased Leave

4.5 Do you offer any of the following support mechanisms for employees with family or caring responsibilities?

Support mechanism	Answer
Breastfeeding facilities	Yes
Information packs for those with family and/or caring responsibilities	No
Referral services to support employees with family and/ or caring responsibilities	Yes
Coaching for employees returning to work from parental leave and/or extended carers leave and/or career breaks	No
Internal support networks for parents and/or carers	No



Support mechanism	Answer
Breastfeeding facilities	Yes
Targeted communication mechanisms (e.g. intranet forums)	No
Return to work bonus (only select if this bonus is not the balance of paid parental leave)	No
Support for employees with securing care (including school holiday care) by securing priority places at local care centres (could include for childcare, eldercare and/or adult day centres)	No
Referral services for care facilities (could include for childcare, eldercare and/or adult day centres)	No
On-site childcare	No
Employer subsidised childcare	No
Parenting workshop	No
Keep-in-touch programs for carers on extended leave and/or parental leave	Yes
Access to counselling and external support for carers (e.g. EAP)	Yes



4.6 If your organisation would like to provide additional information relating to support for carers in your workplace, please do so below.



Harm Prevention

Sexual harassment, harassment on the ground of sex or discrimination

Workplace sexual harassment and sex discrimination is a gender equality issue that predominantly impacts women. To increase women’s workforce participation and well-being, it is essential employers take action to prioritise and protect all employees from sexual harassment, harassment on the ground of sex or discrimination and ensure that every employee feels safe in the workplace.

5.1 Do you have formal policies and/or formal strategies on the prevention of and appropriate response to sexual harassment, harassment on the ground of sex or discrimination?

Yes
Policy

5.1a Do the formal policies and/or formal strategies include any of the following?

A grievance process; Definitions and examples of sexual harassment, harassment on the grounds of sex and discrimination and consequences of engaging in this behaviour; The legal responsibilities of the employer to eliminate, so far as possible, sexual harassment and how it is demonstrated in the organisation; Leadership accountabilities and responsibilities for prevention and response to sexual harassment ; Disclosure options (internal and external) and process to investigate and manage any sexual harassment; Processes relating to the use of non-disclosure or confidentiality agreements; Expected standard of behaviour is clearly outlined and included in recruitment and performance management processes; Guidelines for human resources or other designated responding staff on confidentiality and privacy; Sexual harassment risk management and how control measures will be monitored, implemented and reviewed; Process for development and review of the policy, including consultation with employees, unions or industry groups ; Protection from adverse action based on disclosure of sexual harassment and discrimination; A system for monitoring outcomes of sexual harassment and discrimination disclosure, including employment outcomes for those impacted by sexual harassment and the respondent; The frequency and nature of reporting to the governing body and management on sexual harassment; Other

Provide Details: Sexual Harassment Harm Prevention Plan, Work Health & Safety Committee

5.1b If Yes, have the policies and/or strategies been reviewed and approved in the reporting period by the Governing Body and CEO (or equivalent)?

	Answer
By the Governing Body	No
By the CEO (or equivalent)	Yes

5.2 Do you provide training on the prevention of sexual harassment, harassment on the ground of sex or discrimination to the following groups?



Yes

Cohort	At induction	At promotion	Annually	Multiple times per year
All managers	Yes	No	Yes	No
All non-managers	Yes	No	Yes	No
The Governing Body	No		No	No

5.2a Does the training program delivered to the above groups include any of the following?

The respectful workplace conduct and behaviours expected of workers and leaders; Different forms of inappropriate workplace behaviour (e.g. sexual harassment, harassment on the grounds of sex and discrimination) and its impact; The drivers and contributing factors of sexual harassment

5.3 Does the governing body and CEO or equivalent explicitly communicate their expectations on safety, respectful and inclusive workplace conduct? If yes, when?

Members of the governing body

No

Chief Executive Officer or equivalent

Yes

;Ahead of big events (e.g. functions, conferences) or at internal launches (e.g. at the launch of a new strategy);More often than annually;Other

Provide Details: Expectations are also communicated at senior leadership offsites, virtual leadership conferences, leadership engagement sessions, town halls, bi-annual employee recognition events, and during major incident responses.

5.4 Do you have a risk management process in place to prevent and respond to sexual harassment, harassment on the ground of sex or discrimination?

Yes

5.4a Does your risk management process include any of the following?

Identification and assessment of the specific workplace and industry risks of sexual harassment; Control measures to eliminate or minimise the identified drivers and



risks for sexual harassment so far as reasonably practicable; Regular review of the effectiveness of control measures to eliminate or minimise the risks of sexual harassment; Consultation on sexual harassment risks and mitigation with staff and other relevant stakeholders (e.g. people you share premises with); Reporting to leadership on workplace sexual harassment risks, prevention and response, incident management effectiveness and outcomes, trend analysis and actions; Identification, assessment and control measures in place to manage the risk of vicarious trauma to responding staff

5.4b What actions/responses have been put in place as part of your workplace sexual harassment risk management process?

Train people managers in prevention of sexual harassment; Train identified contact officers; Train staff on mitigation and control measures

5.5 What supports are available to support employees involved in and affected by sexual harassment?

Trained, trauma-informed support staff/contact officers; Confidential external counselling (E.g. EAP); Information provided to all employees on external support services available; Reasonable adjustments to work conditions; Other (Please specify)

Provide Details: Whistleblower policy, and Mental Health First Aid Officers and Mental Health Ambassadors across the organisation.

5.6 What options does your organisation have for workers who wish to disclose or raise concerns about incidents relating to sexual harassment or similar misconduct?

Process for disclosure to human resources or other designated responding staff; Process for disclosure to confidential/ethics hotline or similar; Process to disclose anonymously; Process for workers to identify and disclose potential risks of sexual harassment, without a specific incident occurring

5.7 Does your organisation collect data on sexual harassment in your workplace, if yes, what do you collect?

Yes

Number of formal disclosures or complaints made in a year; Anonymous disclosures through a staff survey; Other

Other: We collect, analyse and report data from engagement surveys, our EAP provider, incident and case reporting, Whistleblower hotlines and other forums.

5.8 Does your organisation report on sexual harassment to the governing body and



management (CEO, KMP) and how frequently?

Governing body

Yes

Multiple times per year

CEO or equivalent

Yes

Multiple times per year

Key Management Personnel

Yes

Multiple times per year

5.8a Do your reports on sexual harassment to governing body and CEO include any of the following?

Prevalence of workplace sexual harassment; Outcome of reports of sexual harassment; Other

Please Specify: We collect, analyse and report data from employee engagement surveys, our Employee Assistance program, incident and case reporting, Whistleblower hotlines and other forums.

5.9 If your organisation would like to provide additional information relating to measures to prevent and respond to sexual harassment, harassment on the ground of sex or discrimination, please do so below.



Harm Prevention

Family or Domestic Violence

5.10 Do you have a formal policy and/or formal strategy to support employees who are experiencing family or domestic violence?

Yes

Policy

5.11 Do you have the following support mechanisms in place to support employees who are experiencing family or domestic violence?

Type of support (select all that apply)	
Protection from any adverse action or discrimination based on the disclosure of domestic violence	Yes
Confidentiality of matters disclosed	Yes
Training of key personnel	Yes
Flexible working arrangements	Yes
Workplace safety planning	Yes
Employee assistance program (including access to psychologist, chaplain or counsellor)	Yes
Referral of employees to appropriate domestic violence support services for expert advice	Yes
Provision of financial support (e.g. advance bonus payment or advanced pay)	No
A domestic violence clause is in an enterprise agreement or workplace agreement	Yes
Access to medical services (e.g. doctor or nurse)	No
Offer change of office location	Yes
Emergency accommodation assistance	Yes

5.12 Do you have the following types of leave in place to support employees who are experiencing family or domestic violence?

Access to paid domestic violence leave?

Yes

Is it unlimited?

No

Do you offer paid family and domestic violence leave by negotiation or as needed?

Yes

How many days of paid domestic violence leave?

20



Access to unpaid domestic violence leave?

Yes

Is it unlimited?

No

Do you offer unpaid family and domestic violence leave by negotiation or as needed?

Yes

How many days of unpaid domestic violence leave?

5

5.13 If your organisation would like to provide additional information relating to family and domestic violence affecting your employees, please do so below.

All personal information concerning family and domestic violence is kept confidential so far as reasonably practicable to protect the safety of the employee or another person. Pay slips do not reflect that the employee has accessed this leave type. Family and Domestic Violence Leave is specified in the Taking Leave policy (entitlements) and formal procedure document and the Enterprise Agreement outlining who it applies to and when, requirements, how to apply and where to seek further assistance.

