

FIAP Statement of commitment



Message from Australian Unity

For the last 176 years, Australian Unity has had a simple purpose. We are here to help people thrive in the areas of health, wealth and living. This is why we are pleased to join the Financial Inclusion Action Plan program.

Ever since 1840, when a surgeon, a policeman, a carpenter and a glazier were among just eight people to form one of Australia's first friendly societies, Australian Unity has encouraged self-reliance and offered mutual help to members and customers. Financial inclusion and financial resilience are the backbone of Australian Unity's offerings to our 300,000 members and nearly one million customers.

In service of its broader purpose, Australian Unity offers a range of products and services, from private health insurance and healthcare programs to residential and in-home aged care through to personal financial services and investment advice. We recognise that these products and services offer security for all Australians, but particularly the vulnerable.

Our diverse operations offer us valuable perspectives on the inter-connectedness of a person's financial resilience and their overall wellbeing. Without support, the loss of a job or an adverse health event can quickly cascade into financial exclusion and lower quality of life. And for some, economic disadvantage is entrenched from the first breath.

We have already developed our business into areas that support those at risk of financial exclusion, such as providing home care for Aboriginal and Torres Strait Islander peoples and disability services. We are confident that formally developing a Financial Inclusion Action Plan will drive more resources to supporting those at risk of financial exclusion.

This is an important initiative. Australian Unity recognises it has the expertise, know-how and resources to support Australians in building financial inclusion and resilience. In committing to the Financial Inclusion Action Plan program, we are proud to be working with the FIAP Partnership Group in this national effort to make a difference.



Rohan Mead
Group Managing Director & CEO

Our commitment

Australian Unity will develop and launch a Financial Inclusion Action Plan in August 2017.

We will use our individual commitment and collective range of skills to support those facing financial exclusion. Our purpose is to help people thrive, and those facing financial exclusion need our help.

We will focus on early identification of financial exclusion, and ensure our diverse corporate interests are brought to bear to support those in need and build their resilience.

Products and Services

We will collaborate across our suite of businesses to develop and promote products and services that support those at risk of financial exclusion at any life stage, with an emphasis on early intervention. Those at risk include customers, members, staff and the broader community.

Capabilities, attitudes and behaviours

Our customers tell us they want a trusted expert to help them make difficult decisions. We will bring this trusted expertise to bear to help those vulnerable to financial hardship by assisting them to optimise their health and finances and supporting them to take advantage of opportunities presented.

Awareness and understanding of culture and diversity

Our staff and members are socially, culturally and ethnically diverse. We place great stock in recognising, supporting and nurturing this diversity. We will deepen this awareness by utilising our business capacity to better understand the barriers to financial inclusion facing our most vulnerable citizens.

Economic participation and status

We will look both within and outside the organisation to support the economic participation and status of those vulnerable to financial exclusion. This will include internal employment practices and conditions, as well as developing staff capability to support members and customers in times of financial vulnerability. Our diverse suite of businesses can support each other in this regard.

We look forward to building on our efforts on behalf of the financially vulnerable to date, and to developing our Financial Inclusion Action Plan in 2017 in collaboration with Good Shepherd Microfinance, the Centre for Social Impact, EY and the Australian Government.



Rohan Mead
Group Managing Director & CEO



Adam Mooney
CEO, Good Shepherd Microfinance