

# Message from MoneyBrilliant CEO



We are extremely pleased to participate in the national Financial Inclusion Action Plan (FIAP) program and join the growing community of FIAP trailblazers.

The purpose of our business is to help people live better lives by helping them make better decisions about their money.

Our team is passionate about and devoted to making a difference by helping Australians get ahead with their finances and feel confident about their future.

We recognise that people face financial exclusion for many different and complex reasons.

We believe that MoneyBrilliant can play a significant role in helping those people previously excluded from financial services to become financially resilient. We can increase financial inclusion by providing simple, convenient and affordable access to information, advice and tools people need to make better decisions about their money.

As a business, we aim to be a customer advocate, provide value for money, transparency, simplicity and convenience, and give a voice to the millions of Australians who haven't been able to access the financial products and advice they need to get the most from their lives.

I congratulate Good Shepherd Microfinance and their partners EY, the Centre for Social Impact and the Australian Government for developing this valuable initiative. We, with the other FIAP organisations, look forward to playing our part in building financial inclusion across Australia.

A handwritten signature in black ink, appearing to read 'Peter Lalor'. The signature is stylized and fluid, with a long horizontal line extending to the right.

**Peter Lalor**  
Chief Executive Officer  
MoneyBrilliant



# FIAP statement of commitment

MoneyBrilliant is pleased to commit to developing and launching a Financial Inclusion Action Plan by June 2017.

The MoneyBrilliant Statement of Commitment to Financial Inclusion reflects our desire to continue serving our customers and stakeholders by providing access to simple, practical advice that helps people make better decisions about their money and financial products that are affordable for all Australians.

MoneyBrilliant is using technology to connect to a broad range of clients and we are determined to continue promoting financial inclusion across our business, team, suppliers and customers through our policies, practices and products.

MoneyBrilliant's Financial Inclusion Action Plan will further support our current work to remove the barriers to participation. It will enable our business to take bold steps forward in our commitment to our customers, staff and the community.

MoneyBrilliant has identified these key actions that reflect our organisations aspiration and contribution to greater financial inclusion of our employees.

FIAP Action Area	Our commitment to address each FIAP Action Area
<b>Products &amp; Services</b>	Building products and service solutions that meet the needs of all of our stakeholders is key to our business. We will strive to make products and services affordable, accessible and relevant to our customers who may be at risk of financial exclusion and hardship.
<b>Capabilities, Attitudes &amp; Behaviours</b>	Real and lasting change can be achieved by improving individual's overall capabilities, attitudes and behaviours when making decisions about their money. We will work hard to bring our core values of customer champion, value for money, transparency, simplicity and convenience to life for customers at risk of financial exclusion and hardship.
<b>Awareness &amp; Understanding of Culture &amp; Diversity</b>	We will grow and develop our team to better engage and serve our customers, partners and communities. We believe that being aware of and increasing our understanding of culture and diversity will help promote courage, collaboration and support the financial inclusion and resilience of all of our customers.
<b>Economic Participation &amp; Status</b>	We believe in building communities where everyone can enjoy meaningful economic participation through positive employment conditions, knowledge and empowerment. We will support continuous improvement in the economic status of vulnerable groups and build evidence-based solutions to better engage and serve our members and communities.

We would like to take this opportunity to thank Good Shepherd Microfinance and their partners for the opportunity to join a growing community of Australian organisations that are committed to taking meaningful action for greater financial inclusion across society.



**Peter Lalor**  
Chief Executive Officer  
MoneyBrilliant



**Adam Mooney**  
Chief Executive Officer  
Good Shepherd Microfinance