



Financial Inclusion Action Plan Statement of Commitment

Message from CEO

We are pleased to join the Financial Inclusion Action Plan (**FIAP**) program as a Trailblazer organisation.

At Corrs Chambers Westgarth, we are client and community driven. With over 175 years of experience and as Australia's premium independent law firm, we pride ourselves on our commitment to our clients and staff. We recognise our responsibility in ensuring financial inclusion. With our global connections and the development of our FIAP, we believe that we can make an impact on financial inclusion and equality.

One of our core values and behaviours is to be Generous of Spirit. We respect and care for each other, our clients and our community. We value difference. Trust and integrity are at our core. Financial hardship is a pressing issue in the legal community as it can prevent one's access to justice. In light of this, we have a keen focus on pro bono legal work, volunteering and philanthropy. We believe everyone should have access to justice, and the right to a fair go.

In some respects, our FIAP is an aggregation of our current workplace, employee assistance and diversity policies, and a reflection of our existing, collective social conscience. However, we have recognised that we can do more and better for our staff, clients, and our clients' customers. We also need to acknowledge that financial exclusion falls disproportionately on certain groups and minorities in Australia: female single parents, Aboriginal and Torres Strait Islander people, and the unemployed or underemployed. Our FIAP is an opportunity to focus time and attention on some of the most financially vulnerable in Australian society.

Corrs Chambers Westgarth is proud to work with the FIAP Partnership Group to develop and implement our own Financial Inclusion Action Plan, to better support our customers, staff and the broader community to realise their financial goals. We look forward to the benefits this program will bring to the community.

John W.H. Denton

Partner and Chief Executive Officer



Our Commitment

It is with great pleasure that Corrs Chambers Westgarth commits to developing and launching a FIAP in 2017.

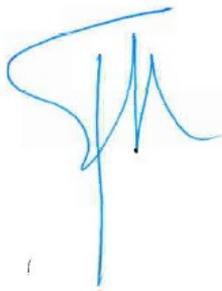
We understand that financial inclusion is a large issue in Australia. By participating in this program, we aim to make a difference in the lives of our clients, staff and the broader community. We hope that our participation will inspire other businesses to follow suit and contribute to promote inclusive growth in Australia.

Products and Services	<p>We will collaborate across our business to develop and promote products and services that support those at risk of financial exclusion in our community, including staff and clients. These actions will expand upon our existing pro bono, diversity and staff assistance programs through which we currently promote financial inclusion.</p> <p>Some of these services include:</p> <ul style="list-style-type: none">• Financial seminars for graduates in Brisbane, covering:<ul style="list-style-type: none">○ basics of financial goals (short term, medium, long);○ ways to borrow, ways to save;○ how to budget;○ managing debt and avoiding particular types of debt; and○ basics of superannuation (including consolidation), investments, and insurance (income protection).• A two part ANZ Financial Planning Series for female legal staff (to date, sessions held in Sydney and Melbourne), covering the topics of:<ul style="list-style-type: none">○ Improving your Financial Literacy; and○ Bridging the Super Gap for Women.• NAB Start Counting program for females in Business Services (to date, sessions held in Sydney and Melbourne), which seeks to provide participants with the knowledge, confidence and tools to understand their financial position, build good financial habits and benefit their life and wellbeing.• In the 2017/18 financial year, as part of our Wellbeing@Corrs program, we will be running financial literacy seminars for all staff in each office. These topics will include healthy money habits, superannuation and insurances.
Capabilities, attitudes and behaviours	<p>Corrs is committed to improving our overall capabilities (knowledge and skills), attitudes and behaviours to ensure financial inclusion is at the core of how we engage with members of our community.</p>
Awareness and understanding of	<p>Our community contains a diverse social, ethnic and cultural mix of people. We are proud of our diversity and are committed to broadening our understanding of the financial barriers that can</p>

<p>culture and diversity</p>	<p>arise within such a community and to finding solutions to remove or reduce these barriers. This work will build on our existing RAP, diversity and gender equity programs</p>
<p>Economic participation and status</p>	<p>Through our pro bono and employment policies and practices, Corrs is committed to providing programs to assist and promote financial inclusion and access to justice for vulnerable groups and individuals. Currently Corrs works with Justice Connect, Law Right, the Aboriginal Legal Service (WA), Redfern Legal Clinic, and others in providing pro bono service to the community.</p>

We would like to take this opportunity to acknowledge Good Shepherd Microfinance and the FIAP Partnership Group on the FIAP program.

We look forward to developing our FIAP, in collaboration with Good Shepherd Microfinance, the Centre for Social Impact, EY and the Australian Government.



John W.H. Denton
Partner and CEO



Adam Mooney
CEO
Good Shepherd Microfinance

