



**Hume
Bank**

Members' Report

2024





**Hume
Bank**

In the spirit of reconciliation,
we acknowledge the
Traditional Custodians of
country throughout Australia
and their connections to land,
waterways and community.

We pay our respect to their
Elders past and present and
extend that respect to all
Aboriginal and Torres Strait
Islander peoples today.

**As a 100% customer-owned bank, we don't answer to
shareholders, so we can do things the others can't.
Like paying it forward in our community and putting our
profits right back into better products and services
that benefit you and all our other customers.**

**As we move confidently into the future, with a spring in
our step, we're excited to find new ways to positively
impact our customers and community.**

At Hume Bank, the future's not just better, it's brighter.

Bank brighter.



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Key achievements



Listening to our customers

This year, we introduced “Voice of Customer” surveys across key channels, allowing us to gain insights, respond swiftly, and continuously improve our services with feedback from our customers.



Continued lending growth

Continued growth exceeding industry levels and driven mainly by growth in owner-occupied home lending.



Significant updates to technology

To continue modernising the bank, we have invested in several technology upgrades. These include updating our core banking systems, introducing a new payment system, a Banking App upgrade, a new customer origination platform, and better payment and fraud protection.



Financial strength and security

We've continued to prioritise financial strength and security. A commitment to maintain a resilient balance sheet to support our customers while allowing it to invest in opportunities aligned with our strategic ambition.



Creating a safer community

We launched the Hume Bank Safer Communities Fund, committing \$50,000 to provide vital financial support to local organisations and initiatives that improve safety and wellbeing in our region.



Ongoing commitment to face-to-face banking

We're proud to have the largest branch network in our region and we continue to advocate for fair and accessible banking for all.

Performance at a glance



\$2.03b

Total assets

\$1.49b

Value of home loans

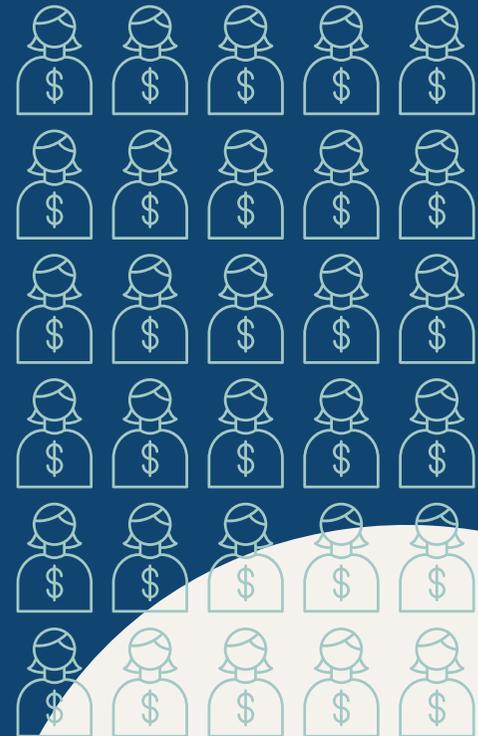
57,855

Active customers



\$10.56m

Profit before tax



12.5%

Deposit growth



11.9%

Lending growth

Chair and CEO's Report

Continued change for positive gains

At Hume Bank, we're proud to report another successful year. Our focus on transforming Hume Bank has enabled us to not only maintain but enhance the value we deliver to our customers, communities and employees. We have achieved this despite the challenges our communities have faced due to rising living costs and broader economic pressures.

This year marked the second year of our ambitious five-year strategic plan, as we continue our mission to deliver positive impact to our stakeholders. We recognise that while much progress has been made, the ever-changing times and shifting priorities in our communities require unwavering commitment and focus.

Driving transformation and innovation

A significant milestone this year has been the completion of critical transformation activities designed to modernise our bank and enhance our customer experience. We've upgraded our core banking systems, rolled out a new payment system to streamline transactions, bolster customer account security, and introduced new digital technologies, including a major update to our Hume Bank App. These advancements have made everyday banking faster, safer, and more convenient for our customers.

In addition, we've focused on refining our business model. It's grounded in the principles of shared value, where we seek to make a real difference for our customers, employees, and communities. This unique approach positions us as more than just a financial institution, but as a force that helps solve local challenges and empowers our communities.

Financially strong and growing

This past year, Hume Bank reached a key financial milestone, with total assets surpassing \$2 billion for the first time in our history. Our strong financial performance is further supported by continued growth in both lending and deposits. We're proud to say that for the third consecutive year, we have ranked as one of Australia's fastest-growing banks by these measures.

Our lending growth has been supported by increased capacity in our owned channels and strong relationships with brokers. Likewise, our deposits have flourished thanks to our customers' trust and confidence in Hume Bank. This performance highlights our ability to deliver competitive products while ensuring fair interest rate decisions that benefit all customers.

Enhancing customer service and security

Listening to our customers remains at the core of everything we do. Throughout the year, we introduced "Voice of Customer" surveys across key channels. These surveys allow us to gain insights, respond swiftly, and continuously improve our services. Customer feedback has shaped many of the technology upgrades we've implemented, including our new app and customer onboarding technology, which are designed to make the banking experience smoother and more personalised.

At Hume Bank, safeguarding our customers' money is always a top priority. This year, we took important steps to address cyber threats and strengthened our defences against financial crime. Underscoring



our commitment to protecting our customers from financial harm, we've signed up for the Scam-Safe Accord and joined the national Respect & Protect campaign to combat financial abuse.

As the costs of living continue to rise, we've taken proactive steps to support our customers. From partnering with community groups to offering flexible loan repayment options and creating personalised payment arrangements, we've strived to ease financial pressures wherever possible. Our message to customers is clear: if you need support, we're here for you.

Taking a stand for the community

At the heart of Hume Bank is a deep commitment to the communities we serve. This year, we took a stand on the key issues our communities care about.

When we had the opportunity to emphasise the essential role branches play in regional communities and advocate for fair and accessible banking in front of the Senate inquiry into regional bank closures, we took it. We're proud to operate the largest branch network in our region, with 15 branches, and remain committed to maintaining face-to-face banking services.

In response to one of the most significant issues facing our community, family and domestic violence, Hume Bank launched the Hume Bank Safer Communities Fund. We pledged \$50,000 to support frontline services dedicated to improving safety and wellbeing, because we believe that fostering safe, respectful relationships is vital, and we're committed to making our region a safer place for everyone.

From football clubs to university pathways, fun runs to pitch fests, and Pride events to advocating for and improving accessibility, we continued our support for many local community activities that continue to create real impact.

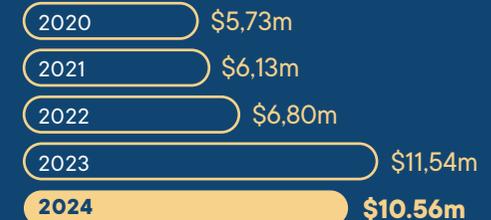
A brighter future

We're guided by the belief that banking should always make things brighter. This philosophy continues to drive us forward as we explore new and innovative ways to solve the challenges facing our communities. Our commitment to creating long-term value means we'll continue to focus on the things that make life easier for our customers.

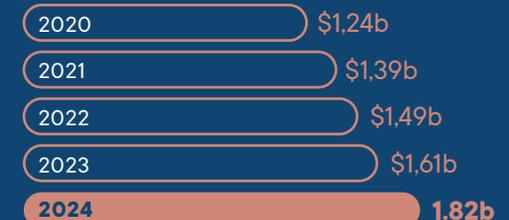
As we look to the future, we understand that our work is far from finished. The year ahead will bring new opportunities and challenges, and we're ready to meet them head-on, staying true to our mission of being a bank that makes a difference.

On behalf of the Board and Executive, we'd like to express our deepest gratitude to our customers for their ongoing trust and support. It's your confidence in Hume Bank that allows us to continue growing and serving our communities. We also extend a heartfelt thanks to our employees for their dedication and hard work. It's through their commitment that we're able to deliver the exceptional service our customers expect and deserve.

Operating Profit Before Tax (OPBT)



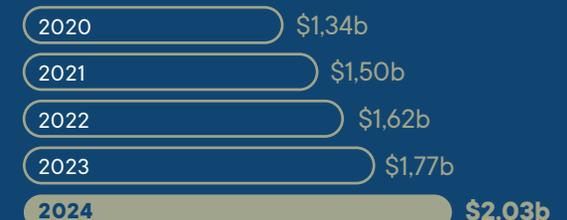
Total deposits



Net loans & advances



Total assets



Our Board



Kerry Grigg

Chair, Non-executive Director
B Com, M Com (Marketing) (Hons),
PhD, GAICD



Michael Gobel

Non-executive Director
B Sc, MAppFin, GAICD



Dagmar Neumann

Non-executive Director
Equiv B Science, GAICD



Tina Wyer

Non-executive Director
Chartered Accountant, GAICD



Kent Griffin

Non-executive Director
FIAA, B Economics (Actuarial Studies),
GAICD



Patricia Montague

Non-executive Director
B Arts (Pure Math & Economics),
Dip. Marketing, GAICD, GAIST



Paul McGill

Non-executive Director
B Sc, GAICD

Executive Management Team



Stephen Capello
Chief Executive Officer
MBA, FCPA, GAICD
B Com (Accounting)



Akbar Shah
Chief Financial Officer
B Com, B Ec, MAppFin, MBA



Kristy Campbell
Chief People Officer
B Arts (HR & Media Studies),
Adv. Dip. Management



Warren Nugara
Chief Technology Officer
B Bus (Accounting,
Electronic Business)



Alison Wild
Chief Customer Officer
B Bus, Grad Dip Banking & Finance

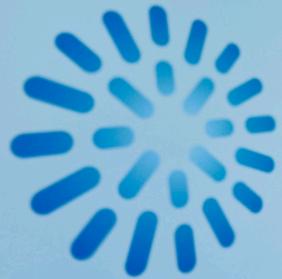


Jason Woolhouse
Chief Innovation Officer
B Sc, min Bus



Natalie Jackson-Smith
Chief Risk Officer
Graduate Diploma - Law

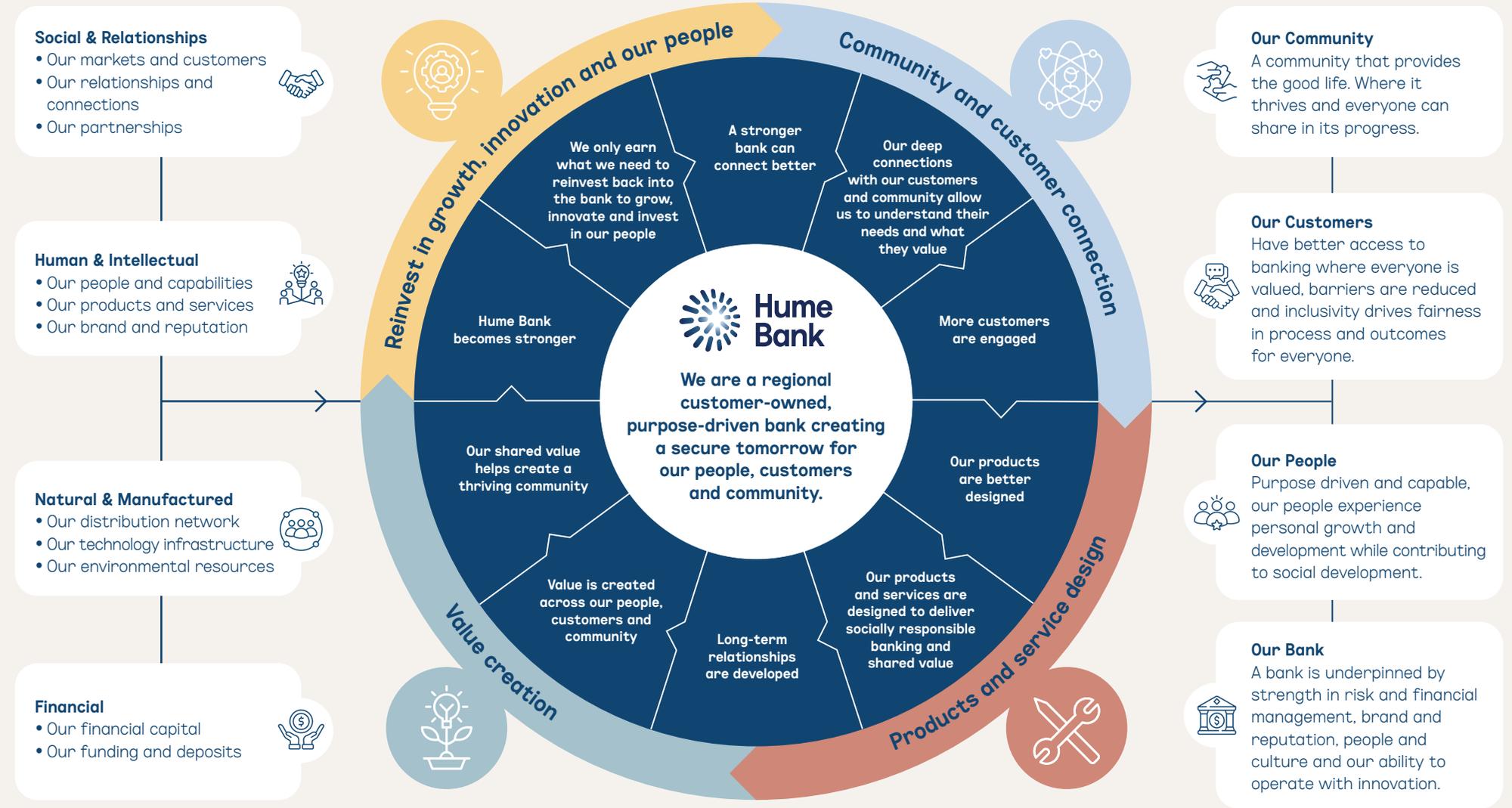
We're different to other banks



Bank Brighter.

Our business model allows us to share the value generated by our success. Unlike other banks, we can look past short-term financial returns to consider other ways of creating value for our people, our customers and our community. So, when there are important local challenges we can help solve them, just like our founders did nearly 70 years ago when Hume Bank was formed to help people achieve the dream of owning their own home, when they couldn't get support from major banks.

As we transform the bank, we're excited and determined to find new ways to make a real difference in our community.



**Banking brighter
with better products
and services**



Helping our customers to 'bank brighter' drives us to keep innovating, improving and evolving our products and services to deliver even better value for brighter futures.

We don't answer to shareholders, so we can do things the others can't. Like putting our profits back into better products and services that benefit all of our customers.

We're passionate about ensuring we make a real and positive difference and have spent time this year listening to customer feedback and enhancing their banking experience by:

Making it faster and easier to get loans approved -

As part of a bank-wide transformation program to modernise the bank, in June 2024 we launched a faster and easier digital onboarding process to streamline the opening of home and personal loans, credit cards, and transaction accounts.

Giving the Hume Bank App a

makeover - Launched in March 2024, the updated Hume Bank App includes a new design, easier navigation, and improvements to payments.



Introducing the Online Term Deposit - Customers can now open and manage their Term Deposits via iBank, anytime, anywhere, with internet access. Launched in December 2023, our Online Term Deposit is a pivotal step in making our services more accessible and convenient.

Making banking more accessible - Removing barriers to term deposits, we've consolidated the online and standard \$1,000 and \$5,000 minimum opening balances to ensure fair access to all Hume Bank's term deposit rates.

Introducing new look cards - Launched in February this year, our new look debit and credit cards carry our new branding, have accessibility features for vision impaired customers, and have been designed for longer use and less impact on the environment. All cards are, Australian-made from 82% recycled plastic, and expired cards can also be returned to a Hume Bank branch for recycling.

While we've made a lot of progress this year, we recognise being and doing better requires ongoing effort and we remain committed to ensuring we always deliver banking services in the interests of our customers.

Our aim to deliver great value for our customers drives us to keep innovating and improving our products and services.

Recognition of value

It's not every day you get recognised for the work you do. But in our case, we're proud to say it's almost every year!

Again this year, we were able to offer very competitive home loan interest rates, providing excellent value to our customers with myBlue and liteBlue home loan products. A nice bonus to helping customers is having our products recognised as some of the best in the country.



Canstar Awards 2024

- Outstanding Value - Home Loan
- Outstanding Value - Variable Home Lender
- Outstanding Value - Investment Home Lender
- Outstanding Value - Investment Variable Home Lender
- Outstanding Value - Investment Fixed Home Lender

2024 Mozo Experts Choice Awards

- Low Cost Home Loan
- Investor Home Loan

Canstar Awards 2023

- Customer-Owned Bank of the Year - Home Loan Refinance

2023 Mozo Experts Choice Awards

- Home Lender Mutual Bank of the Year
- Cashback Credit Card
- No Annual Fee Credit Card



It's becoming increasingly difficult to get a foot on the housing ladder, with Millennials far less likely to own a home than the generations that came before them.

Factors like increasing costs of living, rising housing prices and lack of housing stock make it one of the biggest issues facing our younger customers.

That's why we partnered with a local land developer and builders on an innovative pilot program called **Home Start Advantage**. The program brings together Nordcon, Alatalo Bros and Hadar Homes who made more affordable house and land packages available, and Hume Bank investing to reduce the loan costs for first home buyers.

An example of a true regional community partnership, these three components combined to get approved purchasers into their very own first home sooner.

Working together for first home buyers

CUSTOMER SUCCESS STORIES

At 23 and 24 years, Ben and Ellen could barely imagine owning a home, let alone building one. But now, thanks to Hume Bank, Nordcon Land and Hadar Homes, they're building the home of their dreams.

Since meeting five years ago, the couple has always looked ahead - from long-distance romance, to relocating Ellen to Albury from Mildura, moving in together and getting married.

Then just as the next step of buying a home together seemed like it might take some time, they chanced upon the Home Start Advantage program helping first home buyers get their foot in the door sooner.

"We had set a budget, but everything was either too expensive or just not the right fit for where we are in our lives," Ellen said.

"Then we saw the program," Ben added, "and felt a bit uncertain because there were only six places available. We applied anyway and were shocked when we heard back within a week."

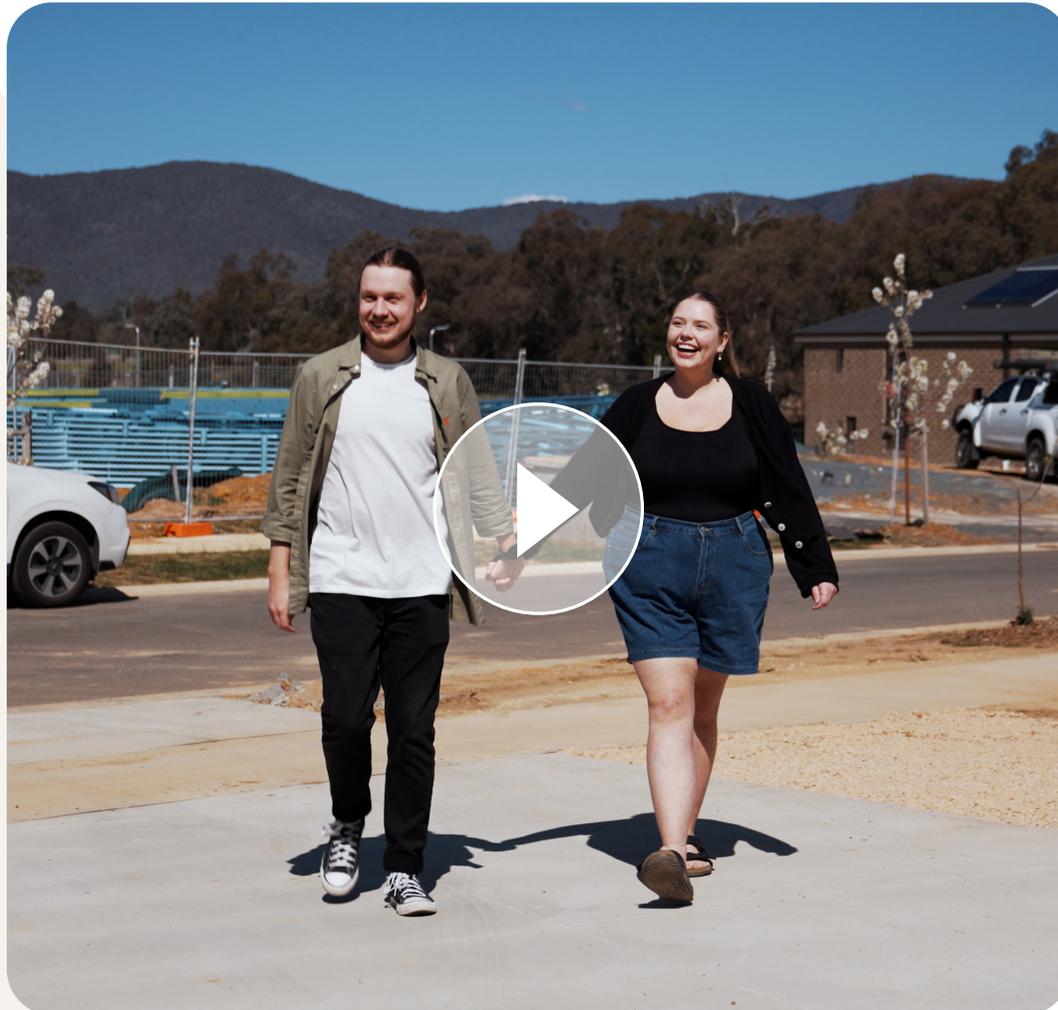
The Home Start Advantage Program meant that with a small deposit, Ben and Ellen were able to get into the market with less risk. As part of this program, Hume Bank waived the Lenders Mortgage Insurance and provided a better interest rate usually only available with larger deposits.

Ben and Ellen's loan was approved and they started building their dream home within months; they're due to move in by December 2024. According to Ellen, the Home Start Advantage changed their lives.

"We're just so grateful and excited for the future."

At Hume Bank, we're passionate about providing fair access to housing, especially as first home buyers struggle due to increasing cost of living pressures. We encourage first home buyers to reach out to our lending coaches to see how we can support you to reach your home ownership goals.

[BOOK AN APPOINTMENT](#)



**Here for you,
through thick
and thin**





We understand that life has its ups and downs. But belonging to a customer-owned bank means we'll be there for our customers no matter what.

There's no doubt this year has been difficult for many, with cost of living pressures felt by people right across our region and the country. Across the bank, there's been some increase in arrears and we're working hard to increase awareness of our Financial Support programs for our customers.

We encourage anyone experiencing a rough patch, to contact us as soon as possible. We'll help review the situation to see what support we can provide.

Take the next step and email customercare@humbank.com.au

EMAIL 

Listening to do better

We're committed to transforming our business to meet the changing needs of our customers.

An important part of this work is listening to our customers so we can create new products and ways of doing things that enhance their banking experience.

Prioritising our customer voice

If you've been into your local Hume Bank branch lately, you may have noticed QR codes asking for customer feedback.

This is part of our "Voice of Customer" program. It's specifically designed to give us valuable insights into customer experiences, including allowing us to better understand pain points, see what we're doing well and identify how we can improve.

Closely aligned with our Customer Charter, this program helps us listen to our customers to deliver a better, brighter banking experience.

**Your voice matters.
Share your experience with us.**

CLICK HERE 



CUSTOMER SUCCESS STORIES

Seeing solutions other banks can't

When David relocated from Yamba to Holbrook, he was keen to bank local. Being aware that face-to-face banking was becoming harder to track down, he wasn't sure he'd have the chance. Luckily, for him, Hume Bank had recently opened a branch in town, filling a void in face-to-face banking services left behind when the Big 4 banks closed their doors.

"I wanted to find a bank that was local - that's really important to me. When I realised that Hume had actually opened when the other major banks had left, I thought, 'That's it. That's my bank!'"

Eager to plan and save for his future, David set up a Term Deposit account to generate interest over time. Unfortunately, he recently had some unexpected expenses that meant he had to access his Term Deposit before maturity. Knowing help was just down the road, he headed into his local branch to discuss his options in person.

Our Holbrook team was there to truly see David - the person behind the number - and work with him to find a solution.

As branch employee Kara explained, "David was just so happy that he could walk into our branch and talk to someone to explain the situation he was in. And because we're a smaller bank, we were able to get creative with our solution to ensure he was not disadvantaged."

"When you work in a branch in a small town, you get to know your customers, so it really makes our day when we can make theirs."

Happily, for David, everything worked out well and he now says he's a Hume Bank fan for life.

"Everything has been terrific. It doesn't matter who I've spoken to, all of the staff at Holbrook have been so friendly and helpful. I even got a Hume Bank hat the other day!"

Being there when it matters most to our customers is important. We're proud to be the bank just around the corner, for David and for all our customers.

Poppy plays pivotal role in Paula's progress

Paula Thompson has been a Hume Bank customer her entire life.

When she wanted to start her business, Footsteps Podiatry, she immediately turned to Hume Bank for help.

"Thankfully, I was put in touch with Poppy! She made the entire process so easy for me and always had my best interests front of mind," Paula said.

Since gaining finance for her business, Paula has also come through Hume Bank to refinance her home loan as well as sell and buy properties. And over the past three years, Paula's business has grown, and Poppy has been by her side cheering her on.

"We're always thrilled to hear from Paula," Poppy said. "She is one-of-a-kind, and it always feels good to help people who are helping to grow and strengthen our communities."

Footsteps Podiatry recently won two awards at the Albury Wodonga Business Awards for Most Outstanding Business and Excellence in New Business. Paula thanked Poppy in her acceptance speech, recognising her role behind the scenes helping Paula to get her business up and running.

"When I won the awards, a few days later Poppy showed up at my doorstep with a big bunch of flowers to congratulate me. She didn't need to do that, but she did because that's just who she is. She genuinely cares," Paula said.

"I tell everyone who is looking for business finance to go to Poppy at Hume Bank!"



Taking a stand for the community

At Hume Bank, our mission extends far beyond banking. We're deeply committed to creating positive and lasting impacts. This year, we took significant steps to address the issues that matter most to our community, from advocating for fair and accessible banking to fostering safer communities. We believe in taking a stand, and through a series of meaningful initiatives, we've contributed to making our region a better place for everyone.

Ongoing support for accessible banking

One of the challenges facing regional Australia is bank branch closures, which can leave communities without access to essential services.

In September 2023, our CEO Stephen Capello, made a submission to the Senate inquiry into regional bank closures and appeared at a public hearing in June. Stephen's message was clear: access to banking services is a critical part of community infrastructure, and regional banks play a vital role in supporting local economies. We're proud to have the largest branch network in our region, with 15 branches, and remain committed to maintaining and expanding this presence. We understand the importance of offering in-person banking services, and we'll continue to advocate for fair and accessible banking for all.



At Hume Bank, we believe banking is much more than a transaction - it is about building relationships and offering personalised, face-to-face service that meets the unique needs of regional customers.



Taking a stand against financial abuse

As a customer-owned bank, we always put our customers first. This includes taking a stand on the big issues our community cares about, like family and domestic violence. We understand that we all need to work together to promote and foster safe, equal and respectful relationships and that we all must continue to do more. That's why we joined other leading organisations to fight financial abuse by participating in the *Respect & Protect* program.

[Respect & Protect](#) is a public awareness campaign bringing attention to the hidden epidemic of financial abuse. One in six Australian women experience economic abuse from a partner; and businesses may unintentionally help financial abusers because their products and services may be weaponised as a tactic of coercive control and manipulation through areas like comments and reference notes.

At Hume Bank, we've updated our terms and conditions to explicitly ban the misuse of our products and services for financial abuse and control. Financial abuse is a hidden epidemic in Australia, and we're proud to support this campaign. We call on other business to do the same.

[LEARN MORE](#)

Keeping our community safe

In 2023, we launched the *Hume Bank Safer Communities Fund*, committing \$50,000 to support local organisations working on the frontlines of family and domestic violence services. This fund is designed to provide vital financial resources to initiatives that improve safety and wellbeing in our region. By standing together with other community leaders, we're helping to create a safer environment for all. Our goal is to ensure everyone in our community feels supported and protected, and the *Safer Communities Fund* is one step toward achieving that vision.

Banks band together to fight scams

Keeping our customers safe is a key priority. This year, we've joined forces with customer-owned banks across the country, and the Australian Banking Association (ABA), to lead the fight against scams.

In November last year, the *Scam-Safe Accord* was launched. This Accord is a comprehensive set of anti-scam measures, across the entire industry, based on the principles of disrupt, detect, and respond.

Signing the Accord reflects Hume Bank's commitment to safeguarding our customers and pursuing the fight against scams.

Supporting community activities with real impact

As champions for community, we love to pitch in and help organisations improve the lives of people in the region we call home.

Giving a percentage of our profits back to the community in which we serve is just one way we bank brighter.

Our in-kind contributions, sponsorships and banking solutions have supported more than 60 organisations across the region, helping us make a positive impact where it matters.

We're proud to amplify impact and make meaningful contributions to our community. Together with our customers, we're building a Community Impact Fund that invests funds directly back into our region.

It's just one of the ways that we're supporting positive change for communities across our region - and the people who live and work in them.





At Hume Bank, we're passionate about supporting activities that make a tangible difference in our community. Over the past year, we've been involved in many local programs and events that foster connection, inclusion, and opportunity:

City2City: Celebrating 10 years of supporting the City2City charity run, a major event that raises funds for local health services.

Holbrook Football and Netball Club: One of many sponsorships that strengthen our connection to grassroots sports and our local community.

Wagga Pitch Up: A platform for local charities to raise much-needed funds to ensure they thrive and their important work continues.

Embrace Kids activation: Promoting body positivity and self-esteem among young people.

La Trobe University's Regional Pathways: Providing financial support to open more doors to higher education for students in our region.

Community education: Working closely with local organisations, we have promoted financial literacy and scam awareness to equip our community with the knowledge and tools to protect themselves from financial crimes.

Looking ahead: making progress for all

As we look to the future, Hume Bank remains committed to making progress for our customers, employees, and the broader community. We remain dedicated to finding new and innovative ways to create value and make a real difference in the lives of those we serve, and we're proud to be a bank that leads with purpose. We believe in building a brighter future for all, and will continue to stand by our community, offering support, compassion, and care every step of the way.

Read more about how we're making a real difference through our Community Impact Fund.

[READ MORE](#)



Better banking, brighter careers



At Hume Bank, we know that when our people are happy, thriving and contributing, our customers and community benefit. And we're committed to making sure that impact is both positive and lasting.

Growing our capability

At the end of the day, a workplace is nothing without the people in it. We're growing stronger and more capable as an organisation, which in turn helps us achieve our purpose. With a team of more than 160 employees, we're nurturing skills, developing capabilities, and creating opportunities in areas like data, cybersecurity, financial crimes, relationship banking and digital banking.

We take pride in creating a work environment that's flexible, rewarding and fun, and where our employees can achieve meaningful work-life balance.

Each year we work with our employees to craft individual professional development plans, deliver structured induction to ensure success, and recognise individual training and secondment opportunities so employees can be fulfilled at work and in meeting their personal goals.

This year, we've embedded behaviours that tie directly to our values. This includes encouraging our team to act with integrity and compassion, supporting each other, acting fairly and honestly, and working together to have a positive impact - today and tomorrow.

Celebrating a job well done

Our annual Employee Excellence Awards continue to recognise the efforts of individuals and our wider team.

Each year we celebrate monthly winners before our pinnacle event, which acknowledges three stand out employees who demonstrate our values, support others, lead change, build relationships, champion our customers and contribute to our success and the impact Hume Bank makes in the community.



Diversity, Inclusion and Belonging



Celebrating with Pride

In May, our teams turned up the brightness for Pride. While we all love an excuse to dress up and celebrate, Pride at Hume Bank is so much more than that. During Pride month and year-round, we're committed to nurturing a safe and supportive culture, where employees identifying as LGBTQIA+ feel respected, valued, and are empowered to bring their true selves to work. We're proud to recognise and celebrate our LGBTQIA+ community and allies.

Launching our Diversity and Inclusion Plan

This year, we launched our first Diversity and Inclusion Strategic Reflection and Implementation Plan.

We work towards ensuring every member of our community is supported, included, and belongs. We're also mindful that our employees reflect the faces and diversity of our local communities.

Hume Bank strives to ensure a purpose-led, diverse, inclusive, and empathetic culture where our people feel confident to bring their best selves to work every day. Our Strategic Reflection identified areas in our local communities where we could make the biggest impact. Our Implementation Plan provides us with the framework to implement activities, like Pride Day celebrations and the introduction of the Hidden Disability Sunflower program.

Addressing the gender pay gap

For the past five years, Hume Bank has been proactively moving towards a greater balance of gender equality across all roles, and in February this year, we reiterated our commitment to this process.

Our vision for gender equality encompasses an overarching commitment to advancing equal opportunities, rights and responsibilities irrespective of gender, and equal pay for people doing the same role.

To achieve gender pay equity, we're working hard to address the gender pay gap. Our strategic focus includes attracting more males in our entry-level, part-time, administrative and junior roles and continuing to recruit and develop women into higher paying and senior roles.

These strategic activities help us to progress towards greater gender pay equity, reinforcing our broader equity, diversity and inclusion goals, and raising the standard as an employer of choice.

Showing up when needed most

We recognise the enormity of the issue of domestic and family violence. Beyond the commitments we have made for our customers and community, we've also updated our Family and Domestic Violence Support policy and conducted additional training across Hume Bank for all employees, leaders and Employee Support Officers.

The training and policy updates are market leading and recognise that employees can face difficult situations in their personal lives that extend into the workplace. They provide a range of support including leave, access to monetary support, our Employee Assistance Program, and provision of items such as an emergency mobile phone.

Supporting employees to support community

Supporting our employees is more than offering flexible working conditions and great benefits. It's also about supporting every member of our team to give back to the community, in whatever way they choose.

This year, our employees volunteered their time with local charities, participated in community events, rolled up their sleeves for LifeBlood and hosted fundraisers.

For more than 20 years, our team's given back by partnering with the Rotary Club of Albury to support the Good Friday Appeal; and this year was no different. More than \$100,000 was collected from Jindera, Splitters Creek, Gerogery, Table Top, Thurgoona, Lavington and Albury and deposited to our Olive Street branch for sorting and counting. With over 20 Rotarians and 20 Hume Bank volunteers in the mix, the branch was certainly abuzz, and we're proud to have reached a record tally.

A huge thank you to all those people who gave their time to support this great event.



Shining a light on hidden disabilities

At Hume Bank, we believe in making banking accessible to everyone; including those with hidden disabilities. That's why we've joined the *Hidden Disabilities Sunflower Program*.

This program allows customers to discreetly indicate if extra time or support is needed, when visiting our branches, by wearing a Hidden Sunflower such as a badge, lanyard or wristband.

In Australia and New Zealand, one in five people have a disability, with 80% of these disabilities being 'hidden'. By participating in this global initiative, we're helping to ensure no-one feels unsupported or misunderstood when banking with Hume Bank. While we know there's still work to be done, we're committed to making our branches a place where everyone feels respected and valued.

Read more about the Hidden Disabilities Sunflower Program.

READ MORE 





We've got a history of helping those who need extra support when it comes to banking. All our team members are trained as Hidden Disability Sunflower ambassadors, which means they're ready to help should you need a little extra support.



As an organisation created by and for the community, we're about being more than a bank. We want to make a positive difference in our community, investing where it really matters.



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humbank.com.au