Financial Inclusion
Action Plan
August 2019
A message from our CEO

The importance of financial inclusion and resilience in our communities is something Transurban recognises, and is proud to support, through the development of a Financial Inclusion Action Plan (FIAP).

By outlining our actions both underway and planned to enhance the social and financial resilience of our customers, communities, employees, business partners and suppliers, we’ve been able to take stock of our progress while also reflecting on what still needs to be done.

In our business, this is a conversation that has been gaining increasing momentum.

Transurban is an Australian owned company and one of the world’s largest toll road operators. We build and operate toll roads in Melbourne, Sydney and Brisbane, as well as in Greater Washington, United States of America and Montreal, Canada.

With a purpose “to strengthen communities through transport”, we design our roads for the long term, ensuring they’ll deliver real and lasting benefits to cities and their communities.

We have been active participants in cross-sector collaborations to explore our role and responsibilities in supporting those most vulnerable to financial exclusion. This applies both internally and externally—

from the people we hire and businesses we work with, to the customers and communities we aim to keep moving and connected.

Extensive engagement with the financial counselling, community legal and welfare sectors has led to the establishment of Linkt Assist, our first dedicated financial hardship team. It also prompted a series of recommendations on how we can further strengthen the way we detect and support those either passing through, or entrenched in difficult times.

We already have a Sustainable Procurement Program and have revised our Sustainability Strategy to align with the UN Sustainable Development Goals (SDGs). Our Foundation FIAP will give us the opportunity to demonstrate our commitment to SDG 1—No Poverty, SDG 8—Decent Work and Economic Growth, SDG 10—Reduced Inequalities and SDG 11—Sustainable Cities and Communities.

Further collaboration with Good Shepherd Microfinance, the Centre for Social Impact, EY and the Australian Government will serve to strengthen these efforts and we look forward to joining the FIAP community and delivering our plan.

Scott Charlton
CEO Transurban
About us

As one of the world’s largest toll-road operators, our business is about getting people where they want to go, as quickly and safely as possible to achieve our purpose—“to strengthen communities through transportation.” This is what drives our approach to designing and building new roads, to researching new vehicles and road safety technology and to doing what we can to break down barriers to financial inclusion for our customers, our communities, our suppliers and our people.

Listed on the Australian Security Exchange (ASX) in 1996, Transurban was established in Melbourne with the development of CityLink, one of the city’s major transport corridors. Today we have another 16 toll roads in Sydney and Brisbane, Australia, as well as in the Greater Washington area and Montreal in North America. In Australia we have five million account holders, with millions more using our roads occasionally and utilising casual payment options. Every day more than 1.5 million trips are taken on our roads. We are persistent in looking for ways to make travel easier for everyone by using technology to create more efficient roads and a better customer experience.

As an industry leader, we set high standards for our performance on social and environmental issues, and we invest in both to create social inclusion and manage our environmental impacts. Our recently updated Supplier Sustainability Code of Practice and supporting processes also encourage suppliers to go beyond legal compliance in order to support us on our journey to advance social, financial and environmental wellbeing.

We recognise that strong communities are financially resilient communities, and that we have a role to play...

Our Financial Inclusion Action Plan

Our values underpin our commitment and approach to financial inclusion. The following 21 actions and stories which bring them to life demonstrate how we intend to enhance financial inclusion and resilience in the following areas:

Products and services
- Actions that ensure we provide fair, affordable and accessible products and services

Financial capability
- How we intend to foster organisational culture to enhance financial capability of staff, customers and the community

Understanding of financial vulnerability
- How we will investigate, advocate and collaborate for improved responses to financial vulnerability

Economic security
- What we are doing to remove barriers and provide opportunities for economic security, equality and growth
We will continue to review, explore and promote services, platforms and channels to ensure accessibility and inclusion, drawing on the insights of our new financial hardship assistance team to inform future product and service development.

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<tbody>
<tr>
<td>1</td>
<td>Deliver Transurban’s first dedicated financial and social vulnerability and hardship assistance service, Linkt Assist.</td>
<td>Team supported, service established and Linkt Assist online information hub launched and being accessed. Revised hardship policy provided in a language other than English being developed.</td>
<td>Improved support for financially vulnerable customers, staff, suppliers and wider community. Increased ability to meet current financial needs and expenses.</td>
<td>Customers Ongoing</td>
<td>Customer Team</td>
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<td>2</td>
<td>Improve awareness of and access to Linkt Assist, making it easier for vulnerable customers and the community sector to understand their options and access support.</td>
<td>Promotion of Linkt Assist online information hub and educational materials. Information materials co-designed with community sector, presented in plain English and languages other than English. Dedicated contact channels and streamlined process for the community sector.</td>
<td>Improved support for financially vulnerable customers, staff, suppliers and wider community. Increased pathways and tools for ongoing support for vulnerable groups.</td>
<td>Customers Ongoing</td>
<td>Customer Team, Customer and Communities Advocacy</td>
<td></td>
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<td>3</td>
<td>Review, streamline and improve the processes and program of support behind Linkt Assist to ensure it is aligned with best practice. Development of Linkt Assist Future State Service Blueprint, identifying process improvements and planned plan for implementation.</td>
<td>Improved support for financially vulnerable customers, staff, suppliers and wider community. Increased awareness and availability of appropriate financial services.</td>
<td>Improved support for financially vulnerable customers, staff, suppliers and wider community. Increased pathways and tools for ongoing support for vulnerable groups.</td>
<td>Customers Aug 2020</td>
<td>Customer Team</td>
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We will further develop and roll out our vulnerability training and awareness strategy to internally foster a culture of social and financial inclusion, while working with external stakeholders and partners on early intervention and education strategies to build the capacity and resilience of both our customers and communities.

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<tr>
<td>6</td>
<td>Build greater onshore and offshore customer service capability to identify and support vulnerable customers and enhance awareness of financial and social vulnerabilities across the entire company.</td>
<td>All customer-facing employees and key leadership teams trained in financial hardship and vulnerability awareness including; Onshore customer teams; Offshore contact centre team; Customer Leadership Team; Executive Leadership Team.</td>
<td>Organisational culture enables staff to better identify and support financially vulnerable groups.</td>
<td>Customers and Employees</td>
<td>Aug 2020</td>
<td>Customer Team</td>
<td>17, 8, 11</td>
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<td>7</td>
<td>Collaborate with the community sector on education and early intervention strategies to enhance understanding of how tolling works, how to avoid tolling debt and how to gain financial hardship support.</td>
<td>Established relationships/partnerships with community sector. Co-designed Tolling Education modules for community sector and customers.</td>
<td>Increased pathways and tools for ongoing support for vulnerable groups.</td>
<td>Community Ongoing</td>
<td>Ongoing</td>
<td>Community Ongoing</td>
<td>17, 8, 11, 9</td>
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<tr>
<td>8</td>
<td>Support Australian financial counselling sector through piloting and funding a new training and education module for both customers and the community advocates who support them.</td>
<td>Partnership with Salvation Army and Evia Business College. Five scholarships awarded.</td>
<td>Increased support for financially vulnerable customers, staff, suppliers and wider community.</td>
<td>Community</td>
<td>Ongoing</td>
<td>Customer Team and Community Advocacy</td>
<td>17, 8, 11, 9</td>
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Case study

Linkt Assist — When life doesn’t go to plan

- A mother whose son had recently been diagnosed with cancer, using toll roads more, yet working less so she could be by his side.
- An unemployed foreign student with a hearing impairment using a toll road system he didn’t understand to visit a cultural community centre.
- A woman who was fleeing family violence—and another whose abuser had taken her car and deliberately run up a considerable amount of debt.

These are just some of the people our new dedicated team supporting customers experiencing social and financial difficulties has been able to help, with targeted responses suited to individual circumstances.

The new Linkt Assist team began operating in February 2019, after an extensive period working with financial counsellors, community welfare and legal assistance practitioners. A new website information hub was also launched, with a revised Hardship Policy and a range of information materials produced in plain English, and languages other than English.

But this is just the beginning of our efforts to better understand, detect and support customers experiencing financial difficulties...
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<td>9</td>
<td>Review Transurban’s existing sponsorship, social investment portfolio and Community Grants selection criteria and explore opportunities to strengthen financial literacy and capability.</td>
<td>Completed review and recommendations provided to Social Investment Manager.</td>
<td>More partnerships and collaborations to support vulnerable groups.</td>
<td>Community</td>
<td>Aug 2020</td>
<td>Customer and Contracts, Advocacy, Social Investment Manager</td>
<td></td>
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<tr>
<td>10</td>
<td>Enhance financial literacy and capability of employees by continuing to promote and provide financial wellbeing learning, resources and tools to all our people across Australia through preferred partners and LinkedIn learning platform.</td>
<td>Delivery of a workplace financial wellbeing program and increased employee participation in online learning programs.</td>
<td>Increased in targeted and scalable resources to build financial capability, improved support for financially vulnerable customers, staff, suppliers and wider community.</td>
<td>Employees</td>
<td>Ongoing</td>
<td>People and Culture</td>
<td></td>
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**Case study**

Driving community connections

Being able to drive is key to connecting people to employment, education and the social and community services underpinning financial and community wellbeing. That’s why we are supporting driver training partnerships in New South Wales, Victoria and Queensland.

In Victoria, the DriveLink Program provides driving lessons to disadvantaged migrants and refugees in the City of Moonee Valley area to help them gain their licence. In 2018-2019, 38 volunteer mentors coached more than 45 people in the program, providing more than 1200 hours of supervised driving. Fifteen participants have gained their licence.

In NSW, we have partnered with The Salvation Army’s Drive for Life program to help people aged 16 to 25 years get their driver’s licence. The program is aimed at disadvantaged young people.

In Queensland, we partner with Access Community Services to deliver a program called Women at the Wheel, which helps refugee and migrant women in the Logan area learn to drive and, in turn, improve their employment and social opportunities. Since starting in early 2018, the program has supported 17 women who have completed 140 free driving lessons.

Our financial counsellors in Queensland and New South Wales collaborated with Transurban to help inform the business case for its first dedicated hardship team Linkt Assist and it has been great to see they haven’t stopped there. We are now working with them on a scholarship program supporting our staff to undertake a Diploma of Financial Counselling and some tolling education modules to help people better understand the tolling system, how to avoid getting into debt and how to seek help through the hardship team if they need it.

Tony Devlin, Moneycare Manager, The Salvation Army.
11 **Explore ways we can more proactively engage with customers through data, insights and analytics to identify customers who may be experiencing hardship and improve the overall experience for all customers.**

Data and analytics recommendations developed to drive improvements, with appropriate recommendations for action presented.

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<th>SDG Alignment</th>
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<tr>
<td>Improve processes for the treatment of fines for vulnerable customers.</td>
<td>Community and Customers</td>
<td>Ongoing</td>
<td>Customer and Community Advocacy</td>
<td>3, 4, 8</td>
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<tr>
<td>Linkt Assist customers.</td>
<td>Ongoing</td>
<td>Ongoing</td>
<td>Ongoing</td>
<td>3, 4, 8</td>
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<tr>
<td>Increase in strategies to address economic inequality.</td>
<td>Community and Customers</td>
<td>Aug 2020</td>
<td>RAP Working Group</td>
<td>3, 4, 8</td>
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12 **Continue to work with state authorities and stakeholders to explore and advocate for more supportive and flexible processes for the treatment of fines for Low Assist customers.**

Engagement with relevant state authorities and stakeholders, participation in Tolling Enforcement Working Group (QLD) and relevant forums

- Policies, processes and actions to support vulnerable customers, staff, suppliers and wider community.
- Improved support for financially vulnerable customers, staff, suppliers and wider community.
- More partnerships and collaborations to support vulnerable group.

13 **Investigate and evaluate opportunities to partner with a Thriving Communities Partnership (TCP) initiative and partnership.**

Recommendation made for an appropriate initiative and partnership

- Improved support for financially vulnerable customers, staff, suppliers and wider community.
- More partnerships and collaborations to support vulnerable group.

14 **Review Transurban’s second Innovate Reconciliation Action Plan (RAP) with a financial inclusion lens to consider how we connect to and support vulnerable customers, staff, suppliers and communities.**

RAP champions to join the RAP committee and working groups.

- Strategic action plan review and relevant suggestions for improvement provided.

- Increase in strategies to address economic inequality (eg. equitable pay, monitoring, superannuation, education, housing).
- Policies, processes and actions to address economic inequality.

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<td>Community</td>
<td>Aug 2020</td>
<td>RAP Working Group</td>
<td>3, 4, 8</td>
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As a business, Transurban recognises we have a role to play in enhancing the financial resilience of our customers and wider communities. We also recognise we can’t do this alone.

If we are to truly understand and appropriately respond to people experiencing social and financial hardship, we need to work with the experts in the field and draw on the considerable expertise of others who specialise and also work in this area.

This is why we became foundation members of the Thriving Communities Partnership (TCP) in 2018. The TCP is a cross-sector collaboration with the goal that everybody has fair access to modern financial services they need to thrive in contemporary Australia. It aims to build more resilient communities and stronger businesses, by bringing together the corporate, community and government sectors to collaborate and explore improved ways we can identify, respond to and reduce vulnerability in our communities.

It is also why we work closely with a range of community organisations and peak advocacy bodies to continuously inform and test our initiatives designed to reduce financial exclusion. In particular we would like to thank the following organisations for their ongoing collaboration and input—supporting us to better support those who need it most:

- The financial counselling peak bodies of Australia, Victoria, New South Wales and Queensland (FCRA, FCSC, FCAQ and FCVNS).
- The community legal and legal aid peak bodies of Victoria, New South Wales and Queensland (VLA, NSW Legal Aid, QLD Legal Aid and Queensland Community Legal).
- The Salvation Army and its Monopoly program (Understanding Financial Resilience and Wellbeing Service).
- Good Shepherd Australia New Zealand and Good Shepherd Microfinance.
- WeSteJustice.
- Queensland Council of Social Services (QCSS).
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<td>15</td>
<td>Standardise our Sustainable Procurement processes and encourage suppliers to go beyond legal compliance in order to advance social and environmental responsibility and increase diversity across our supply chain workforce.</td>
<td>Increased opportunities for entry for small and under-represented businesses with a focus on those owned by or supporting women, the indigenous community, people with disabilities, the long-term unemployed and/or social enterprises.</td>
<td>Improved support for financially vulnerable customers, staff, suppliers and wider community. Increase in strategies to address economic inequality (eg. equitable pay, mentoring, superannuation, education, housing). Policies, processes and actions implemented to address economic inequality.</td>
<td>Suppliers</td>
<td>Ongoing</td>
<td>Procurement Team</td>
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<td>16</td>
<td>Encourage suppliers to demonstrate commitment to addressing family violence through their human resources policies and procedures.</td>
<td>Standardised tender response requirements for high impact commodities where Procurement is involved.</td>
<td>Improved support for financially vulnerable customers, staff, suppliers and wider community. Increase in strategies to address economic inequality (eg. equitable pay, mentoring, superannuation, education, housing).</td>
<td>Suppliers</td>
<td>Ongoing</td>
<td>Procurement Team</td>
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<td>17</td>
<td>Continue to provide and promote access to Domestic Violence Support for all employees through policy, leave provision, Employee Assistance Program (EAP), awareness and education programs.</td>
<td>Domestic violence support arrangements are in place and being utilized.</td>
<td>Improved support for financially vulnerable customers, staff, suppliers and wider community. Increase in awareness and availability of appropriate financial services.</td>
<td>Employees</td>
<td>Ongoing</td>
<td>People and Culture</td>
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<td>18</td>
<td>Better support small business suppliers through motivating a voluntary initiative that commits Transurban suppliers to support small and under-represented businesses.</td>
<td>Small business suppliers receive prompt and on time payments. Small business suppliers are supported to implement new technologies and practices to speed up invoicing and compliance with a set of best practice standards.</td>
<td>Improved support for financially vulnerable customers, staff, suppliers and wider community. Increase in strategies to address economic inequality (eg. equitable pay, mentoring, superannuation, education, housing).</td>
<td>Suppliers</td>
<td>Ongoing</td>
<td>Procurement Team</td>
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We will use the FIAP process to bring together and continue to drive targeted initiatives from across the organisation focused on creating an equitable employment environment and protecting and enhancing the economic status of potentially vulnerable stakeholders. This will be supported with a particular focus on our sustainable procurement and sustainability strategies, aligned to the United Nations Sustainable Development Goals.
Our communities are comprised of the thousands of large and small organisations that supply Transurban with the goods and services that keep our business and therefore our cities moving. This is why we use our purchasing power to support small and under-represented businesses, such as those owned by or supporting women, the indigenous community, people with disabilities, the long-term unemployed and social enterprises.

We are increasingly seeking to partner with suppliers who can positively contribute to:

- enhancing labour and human rights, including those related to modern slavery
- increasing the diversity of our workforce
- supporting family violence survivors, by demonstrating they have appropriate policies and procedures in place
- enhancing community shared value.

Our Ability Works partnership is just one example of how we bring this commitment to life.

Ability Works is a not-for-profit social enterprise providing employment opportunities for people with disabilities and those facing significant barriers to employment. It employs around 150 people in areas including wire and metal fabrication, digital document scanning services and packing and assembly.

Transurban has a long standing partnership with Ability Works using a shared value model. Ability Works tests our returned e-tags and manages our incoming mail in compliance with our strict internal processes. Over 500 e-tags are tested daily.

We also provide Ability Works additional support through our employee volunteering program. In recent times we have provided pro-bono services such as graphic design and marketing support. We have also recently approached our project partner Aurecon—a global engineering, design and advisory company—to explore ways they can work with Transurban to further support Ability Works.

case study sustainable procurement—sustaining communities

We have been working closely with Transurban to co-design targeted financial vulnerability and hardship training for multiple layers of the organisation—from senior leaders right through to the call centre—not just the hardship team itself. It has been really rewarding to witness the commitment it is bringing to embedding a culture of sensitivity to financial vulnerability—right across the business...

Stella Avramopoulos, CEO Good Shepherd Australia New Zealand

Transurban | Financial Inclusion Action Plan

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<td>19</td>
<td>Continue to host and promote an independent Whistleblower line for staff and customers, providing an anonymous channel for confidentially raising potential misconduct issues.</td>
<td>Enhanced ability to detect and act on possible misconduct at an early stage. Line is hosted and promoted on Transurban’s website and supplier portal.</td>
<td>Suppliers, employees</td>
<td>Ongoing</td>
<td>Procurement, Head of Risk</td>
<td>19. Strengthen анти-corruption measures to prevent corruption and tackle bribery.</td>
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<td>20</td>
<td>Progress gender equality and gender pay equity across Transurban by continuing to work towards gender equality, equal opportunities and fair pay for women.</td>
<td>Our employees are able to access and enjoy the same rewards, resources and opportunities regardless of gender. Policies, processes and actions implemented to address economic inequality. Reduced economic inequalities (including gender pay gap)</td>
<td>Employees</td>
<td>Ongoing</td>
<td>People and Culture</td>
<td>Gender equality, inclusive societies, peace, justice and strong institutions</td>
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<td>21</td>
<td>Continue to promote and provide employee benefits that contribute to financial resilience such as flexible ways of working, lifestyle leave and salary sacrificing services, as well as promote additional relevant services available under the Employee Assistance Program (EAP).</td>
<td>Employees are aware of and feel able to access employee benefits available as and when they need to enhance their physical, emotional and financial wellbeing.</td>
<td>Employees</td>
<td>Ongoing</td>
<td>People and Culture</td>
<td>Economic security</td>
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Statement by the FIAP Partnership Group

On behalf of the FIAP Partnership Group, I would like to acknowledge and congratulate Transurban for your ongoing public commitment to financial inclusion and financial resilience.

Together we are embarking on a journey to explore, learn and grow—both as a program through this Foundation FIAP and as partners undertaking the important process of reducing inequalities and promoting inclusive growth in our communities. Financial hardship can impact all, at any stage in our lives—through the FIAP, our hope is that every organisation will be able to respond in time and every time to ensure financial hardship can be identified early, managed and overcome. By building capacity, awareness and greater access to appropriate products and services, organisations will see the social and economic benefits in their engagement, outcomes and prosperity of customers and employees.

The FIAP Partnership Group exists to support the growing community of practice to identify opportunities to better respond to financial risks, develop meaningful actions across key stakeholders and measure the social and economic impact. Drawing on our individual expertise the FIAP Partnership Group will provide implementation, evaluation and quality assurance support to ensure key actions you have identified are on track to achieve the intended impact and (ii) engaging those stakeholders in most need of support. We are proud to be on this important journey with Transurban.

At the heart of the FIAP program is the belief that together we can achieve more. Transurban joins the growing community of organisations that understand they play a critical role in Australia’s financial future— together we can reduce inequalities and realise inclusive growth for all Australians.

Sincerely,

Vinita Godinho
General Manager, Advisory
Good Shepherd Microfinance
On behalf of the FIAP Partnership Group

Supported by

Australian Government
Department of Social Services

Good Shepherd Microfinance

EY

Building a better working world

CENTRE for SOCIAL IMPACT

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