

Industry Statement

ABA Industry Statement: Supporting Aboriginal and Torres Strait Islander¹ peoples

The Australian Banking Association (ABA) acknowledges Aboriginal and Torres Strait Islander peoples as the Traditional Custodians of the land, which includes Australia, and pays respect to Elders, past and present, and acknowledges the continuing connection of these peoples to the land, water, and culture.

1. Purpose of this statement

The banking industry recognises there are ongoing disparities between the experiences of Aboriginal and Torres Strait Islander peoples and other Australians in many areas, and that these disparities can impact economic security and financial inclusion.

The banking industry is working to help address barriers Aboriginal and Torres Strait Islander people can experience in accessing banking services by providing access to culturally informed financial capability, with the aim of supporting intergenerational financial resilience.

The Australian Banking Association (ABA) supports Australians having access to banking services. The ABA recognises there can be barriers to some Australians accessing these services, including Aboriginal and Torres Strait Islander peoples, and particularly those living in remote communities.

The collective efforts of governments, communities, and businesses (including banks) are required to improve Aboriginal and Torres Strait Islander peoples' access to these services.

This statement outlines good practice for how the banking industry can seek to provide inclusive and accessible banking services to Aboriginal and Torres Strait Islander peoples, particularly to those living in remote locations.

2. Banking Code of Practice

The Banking Code of Practice (the Banking Code) sets out standards of practice and service in the Australian banking industry for individual and small business customers, and their guarantors. The Banking Code includes safeguards and protections not set out in law. It complements the law and, in some areas, sets higher standards than the law².

The Banking Code expressly focusses on supporting Aboriginal and Torres Strait Islander customers including through commitments:

- to take reasonable **measures to enhance access to our services** for Aboriginal and Torres Strait Islander customers, including those in remote locations³
- to take **extra care with customers experiencing vulnerability**. The Code acknowledges that risk of customers experiencing vulnerability may be increased due to a customer being Aboriginal or Torres Strait Islander, or a customer in a remote location⁴

¹ The term Aboriginal and Torres Strait Islander peoples is used by the ABA. The ABA acknowledge that this term does not fully reflect the diversity of Aboriginal and Torres Strait Islander peoples, and that some prefer to be known by other cultural names.

² The Banking Code "Introduction: What is the Banking Code of Practice" <https://www.ausbanking.org.au/banking-code/#The%20Banking%20Code%20of%20Practice>

³ The Banking Code Clause 45

⁴ The 2025 Banking Code clause 52



- work to improve inclusivity and **accessibility of banking services** for customers, including where appropriate and practicable, organising or referring customers free of charge to external support services such as interpreters⁵
- where a **customer tells their bank that they are Aboriginal and Torres Strait Islander**, to take reasonable steps to make services accessible to them by⁶:
 - telling them about **accounts or services relevant to them** (including those with no, or low standard fees if our enquiries indicate that the customer may be eligible for them) and, help them transfer to another appropriate account; and
 - **helping them meet any identification requirements** if they do not have access to standard identification documents by following AUSTRAC's guidance on identification and verification of customers with Aboriginal and Torres Strait Island heritage (refer section 6 of this document).
- **provide cultural awareness training to staff** who regularly assist Aboriginal and Torres Strait Islander customers and guarantors and make cultural awareness training available to all other staff⁷
- Assist our customers who reside in remote communities (including remote Aboriginal and Torres Strait Islander communities) to access and undertake their banking.⁸

3. Access to banking services in remote and rural locations

The banking industry recognises there can be challenges in accessing banking services for people living in remote or rural areas.

The banking industry also recognises the challenges associated with travel that can be faced by people residing in remote and rural areas, including those on low incomes.

The Australian banking industry has the measures listed below in place to support Aboriginal and Torres Strait Islander customers in remote locations.

Fee free ATM transactions

ABA members worked together to obtain Australian Competition and Consumer Commission (ACCC) approval in 2012 to provide up to 85 fee free ATMs for five (5) years in remote locations. The ACCC re-authorised⁹ the scheme in 2017 and extended it for another 10 years.

These ATMs, which are fee-free for customers of participating banks, are available in selected very remote Aboriginal and Torres Strait Islander communities. Customers can use the machines to check balances and make cash withdrawals for free.

The ACCC set criteria that the ATMs be located in communities¹⁰:

- that are very remote per the Australian Bureau of Statistics
- in a community store which does not provide alcohol or gambling goods or services
- in the Northern Territory, Queensland, Western Australia and South Australia
- where residents do not have access to an alternative retail banking service (excluding electronic banking), such as a bank branch, bank ATM, or Bank@Post facility.

Please refer to the ABA website for a list of fee free ATM locations and participating banks.

⁵ The 2025 Banking Code clause 46

⁶ The Banking Code Clause 48

⁷ The Banking Code Clauses 49 and 50

⁸ The Banking Code clause 51

⁹ For more details refer ACCC <https://www.accc.gov.au/public-registers/authorisations-and-notifications-registers/authorisations-register/australian-bankers-association-inc-revocation-and-substitution-a91593>

¹⁰ ACCC Determination paragraph 13 <https://www.accc.gov.au/system/files/public-registers/documents/A91593%20-%20Revocation%20and%20Substitution%20of%20A91312%20-%20Australian%20Bankers%27%20Association%20Inc.%20-%20Final%20Determination%20-%202021.12.17%20-%20PR.pdf>

Aboriginal and Torres Strait Islander customer assistance phone lines

Several of the larger banks provide dedicated Aboriginal and Torres Strait Islander phone lines or call centres to assist customers in remote areas across Australia.

The lines help customers with matters such as:

- balance and transaction enquiries – including account statement re-issue
- ordering replacement cards for damaged, lost or stolen cards and pin re-issues
- accessing funds
- updating contact details – address, mobile number and email address
- setting up bank accounts, including discussing alternative identification
- discussing applicable bank products
- stopping direct debit payments.

Contact details for some of these phone lines are as follows:

- ANZ Aboriginal and Torres Strait Islander Assistance Line - 1800 037 366¹¹
- ANZ Indigenous Small Business Banking number – 03 8565 7456¹²
- Bankwest Customer Assistance - 1800 433 932¹³
- CBA Indigenous Customer Assistance Line (for customers in remote areas) – 1800 700 682¹⁴
- NAB Indigenous Customer Service Line – 1800 966 100¹⁵
- St George, Bank of Melbourne, and Bank SA Indigenous Contact Centre team - 1800 061 548¹⁶
- Westpac Remote Indigenous Call Centre – 1800 230 144¹⁷.

These bank teams can also provide access to an interpreter in a range of Aboriginal and Torres Strait Islander languages. (Refer to Section 4 of this document).

Outreach and community visits

Some banks currently visit remote Aboriginal and Torres Strait Islander communities and when doing so, may provide banking services and/or banking education. Information about outreach activities is available on individual bank websites.

These are some of the things that banks can consider when conducting a formal outreach activity that involves visiting remote communities:

- Engaging Elders and the relevant Aboriginal Land Council (where one exists) and/or the Torres Strait Regional Authority before visiting a remote community. Banks may also engage local services including financial counsellors and charity organisations to connect customers who have additional enquiries outside of banking support
- The need to build relationships and commit to regular service of communities, rather than one-off visits
- Where possible, aiming to take staff from local branches, to help develop personal connections. Recognising there is often a need to certify documents while in community, banks will make team members attending the community visit aware of who in the community can do so

¹¹ <https://www.anz.com.au/business/indigenous-banking/>

¹² <https://www.anz.com.au/business/indigenous-banking/>

¹³ <https://www.bankwest.com.au/contact-us>

¹⁴ CBA website <https://www.commbank.com.au/corporate/industries/indigenous-banking.html>

¹⁵ NAB website <https://www.nab.com.au/contact-us/personal/indigenous-customer-service>

¹⁶ <https://www.stgeorge.com.au/about/sustainability-and-community/indigenous-and-remote-banking>

¹⁷ Westpac website <https://www.westpac.com.au/about-westpac/indigenous/your-money/>



- Sorry Business and any other important cultural events (e.g. Men's and Women's Business) ahead of community visits. Banks may engage with local organisations, authorities and Elders, including Financial Counsellors who will be able to provide guidance to help navigate local cultural practices
- Supporting customers in the moment, by aiming to provide staff with phones featuring secure scanning functionality where able, as well as (back up) paper-based forms in the event there is limited connectivity at the location
- Having processes in place to seek appropriate assistance from support teams in case of technology issues or if there is a need for escalation. This aims to help provide 'in the moment' support where practical and appropriate
- Where community members are not a customer of the bank, encourage bank staff where practical and appropriate, to seek to connect them to other banks or support services.

Bank@Post

Over 80 banks and financial services entities have arrangements with Australia Post to allow their customers to access transactional banking services including deposits, withdrawals, and balance enquiries at over 3,300 Post Offices across Australia. Of these, over 1,800 are in rural and remote locations. This service is known as Bank@Post.

In addition, some banks also have the following services available through Bank@Post:

- account enquiries and business barcode deposits (small business deposits without a business bankcard).
- offline withdrawals and deposits, and transfer between accounts.
- passbook transactions.

Details of participating banks, locations of participating Post Offices, and Frequently Asked Questions are available on the Australia Post website¹⁸.

Note Australia Post also offers (in some locations):

- domestic Money Transfers (money orders) and International Money Transfers (Western Union)
- converting coins to cash¹⁹
- payment of eligible bills²⁰.

4. Customers who prefer to speak a language other than English

Customers who would prefer to speak in an Aboriginal and Torres Strait Islander language can request an interpreter when they call a bank, including through their specialist or dedicated customer assistance line or call centre. Common services used by banks to provide interpreter services include:

- Aboriginal Interpreter Service (AIS) - <https://nt.gov.au/community/interpreting-and-translating-services/aboriginal-interpreter-service>
- Aboriginal Language Interpreting Service (ALIS) / <https://translate.sa.gov.au/ALIS>
- Translating and Interpreting Service (TIS) <https://www.tisnational.gov.au/>
- Language Loop <https://languageloop.com.au/>

Please refer to individual banks or the above service websites for further details.

¹⁸ Australia Post <https://auspost.com.au/money-insurance/banking-and-payments/bank-at-post>

¹⁹ <https://auspost.com.au/money-insurance/banking-and-payments/change-your-cash>

²⁰ <https://auspost.com.au/money-insurance/banking-and-payments/pay-bills-with-post-billpay>

5. Basic and low or no fee accounts²¹

Banks may offer 'basic' accounts or other kinds of low or no fee transaction accounts to eligible customers. Eligible customers include individuals that hold a valid current government concession card (e.g. Commonwealth Seniors Card, Health Care Card or Pensioner Concession Card).

When a customer applies for a new transaction account, banks will ask customers if they hold a relevant government concession card.

If an eligible customer applies for a new transaction account and the account the customer asks about is not a basic bank account or a "low or no fee account", then the bank will give that person information about basic bank accounts or "low or no fee" transaction or deposits accounts (if we offer them).

If an individual tells the bank that they are a low- or no-income earner, the bank will provide that person with information about accounts that they may be eligible for and may be appropriate for their needs for which there are low or no standard fees and charges (if the bank offers such products). Banks may only become aware that a customer is a low- or no-income earner if they tell the bank about it.

'Basic' bank accounts have at a minimum:

- no account keeping fees
- free periodic statements
- no minimum deposits (although there may be a requirement that government payments are made to this account)
- free direct debit facilities
- access to the customer's choice of a widely accepted debit payment method (including a debit card) offered by the bank on their basic bank account at no extra cost
- free and unlimited Australian domestic transactions (although there may be charges for some services, for example, bank cheques, telegraphic transfers, or ATMs owned by third parties).

Basic accounts and other low or no fee transaction accounts also have these special features:

- no Dishonour Fees
- no Overdrawn Fees
- no Informal Overdrafts (except where it is impossible or reasonably impracticable to prevent an account from being overdrawn).

6. Customers without conventional identification documents²²

Aboriginal and Torres Strait Islander customers may not have conventional identification documents, such as a driver's licence or a birth certificate, or there could be conflicting information on different documents. For example, different government agencies may record different dates of birth for the same person, which can make it difficult to establish or verify that person's identity.

ABA members support AUSTRAC guidance which encourages banks to set protocols to identify and verify Aboriginal and Torres Strait Islander customers, when they can't complete standard customer identification and verification. This might include using 'reliable and independent' means of alternative identification for Aboriginal and Torres Strait Islander customers, such as one or more of the following (or similar):

- an Indigenous community identity card

²¹ The Banking Code Section B3

²² AUSTRAC guidance <https://www.austrac.gov.au/business/how-comply-and-report-guidance-and-resources/customer-identification-and-verification/identifying-customers-who-dont-have-conventional-forms-id>



- a reference from a community Leader²³ or Elder or Financial Counsellor
- a reference from a board member of a local Aboriginal Land Council or Aboriginal/ Torres Strait Islander organisation²⁴
- a letter from a government body that shows the customer's name and town/location.

Customers should contact individual banks to discuss what identification documents they may be able to use to open an account.

Acceptance of Aboriginal and Torres Strait Islander community identification cards

The ABA produced a resource to support ABA members with information about First Nations community identification cards for Know Your Customer (KYC) identification purposes.

It is also designed to assist current and prospective issuers of First Nations community identification cards by setting out the type and nature of information that must be displayed for these cards to be able to be used for KYC purposes. [The fact sheet is available on the ABA website.](#)

7. Cultural awareness training for bank employees

Staff across the banking industry have access to cultural awareness training, which aims to assist in delivering culturally informed banking services,

Employees who regularly assist Aboriginal and Torres Strait Islander customers via their dedicated phone lines or call centres are trained to engage in respectful and culturally sensitive discussions with customers.

Additionally, banks seek to build awareness and understanding of the challenges related to remoteness (e.g. having to physically show ID at a branch when there are no branches in a reasonable proximity; not having standard forms of identification).

Banks may also consider training staff to use communication approaches that allow Aboriginal and Torres Strait Islander customers the time and space to tell the bank what they wish to talk about. This may include sharing approaches that support staff and customers to build rapport and trust, to reduce the potential for interactions to feel transactional, including during identification checks.

8. 'How to' banking guides

The banking industry, as well as many individual banks, have guides available which can assist customers to do their banking.

Refer to individual bank websites for their guides.

Digital banking

As internet availability and mobile phone network coverage increases, more and more customers in remote locations are accessing digital banking. This may be through a mobile phone, a tablet or computer.

Recognising that customers in remote locations may be adapting to digital banking, many banks have produced guides on how to use online banking.

Guides include how to register, log in, and undertake common banking tasks. They also discuss the importance of maintaining security over log-ins and PINs.

²³ Registered with the Office of the Register of Indigenous Corporations (ORIC) <https://www.oric.gov.au/>

²⁴ Registered with the Office of the Register of Indigenous Corporations (ORIC) <https://www.oric.gov.au/>

Further information is available on individual bank websites.

Easy English Banking guides

The banking industry has 'easy English' step-by-step guides available on the ABA website to assist people to undertake their banking.

The 'easy English' guides present understandable and concise information for people who need support with written English. Typically, the guides present one idea at a time, supported by basic language and graphics, simple layout and design, and lots of white space.

The resources are available to be used by individuals, community organisations, and government and can be tailored as appropriate. For example, a local council or community organisation may wish to translate them into a local language and make them available to their community.

Guides include:

- Fee free (basic) accounts, benefits and eligibility
- How to open a bank account and the necessary identification requirements
- Phone verification procedures
- Appointing an authorised representative
- How to download a banking app on a mobile phone and how to use internet banking
- How to manage security risks by keeping PIN and log in details private
- How to avoid being scammed.

9. Support for people, businesses and communities

Individual banks have broad support programs for Aboriginal and Torres Strait Islander peoples, businesses and communities, including Reconciliation Action Plans.

A high-level overview of the types of support provided by some banks is provided below. Refer to individual bank websites or the Reconciliation Australia website²⁵ for details of the support they offer.

Overview of types of support provided by individual banks

- **Building respectful relationships** with peoples, communities and community organisations to support positive outcomes through cultural awareness and recognition. This includes encouraging employees to improve their cultural awareness through training, engagement and participation with community (e.g. participating in communities and events such as NAIDOC²⁶ and National Reconciliation weeks), understanding and using Welcome to Country and Acknowledgement of Country protocols, as well as raising awareness of aspirations, cultures, rights and achievements of Aboriginal and Torres Strait Islander peoples. This includes understanding the impact of decisions on communities and customers.
- **Supporting customers experiencing financial abuse** via specially trained teams and / or specialist staff to work with customers recognised as affected by family and domestic violence. Banks are aware they have an important role to play in helping to identify financial abuse and offering culturally sensitive support.
- **Increasing employment and career opportunities** for meaningful careers through attraction and retention, employee collaboration networks, education and career pathways, mentoring and career support programs, as well as ensuring open, inclusive and respectful workplaces.

²⁵ <https://www.reconciliation.org.au/reconciliation-action-plans/who-has-a-rap/>

²⁶ <https://www.naidoc.org.au/>



- **Increasing business opportunities** through procurement strategies, membership of Supply Nation²⁷, spending targets, cultural awareness training, microfinance, and supplier capacity and capability building.
- **Providing financial capability and resilience programs** in partnership with government and community service providers for both businesses and individuals. This can include supporting customers, businesses, and communities to achieve financial goals, prepare for the unexpected and to have financial resilience. Banks have also developed capability tools and approaches for working with businesses.
- **Supporting and building capability of community organisations** through partnerships, grants, support to obtain grants, skilled volunteering, secondments, and initiatives to support home ownership.
- **Fostering inclusive design principles**, where possible, when developing banking products and actively incorporating the voices of customer advocates through the process to meet the diverse needs of the community.
- **Reconciliation Action Plans**²⁸ Many Australian banks have implemented Reconciliation Action Plans (RAP). The RAP Program contributes to advancing the five dimensions of reconciliation by supporting organisations to develop respectful relationships and create meaningful opportunities with Aboriginal and Torres Strait Islander peoples. The five dimensions of reconciliation are race relations, equality and equity, institutional integrity, unity, and historical acceptance.

²⁷ Australia's leading database of verified Indigenous business <https://supplynation.org.au/>

²⁸ <https://www.reconciliation.org.au/reconciliation-action-plans/>