



Harbord Financial Services Limited

Freshwater
Community Bank
Branch



COMMUNITY PARTNERSHIP POLICY

Harbord Financial Services Limited undertakes sponsorship to enhance the company's image as a good corporate citizen. We do this by supporting community events and initiatives that support our bank and therefore our community.

It should be noted that the following document is a guide only for Harbord Financial Services Limited Community Partnership Payments.

COMMUNITY PARTNERSHIP

Community Partnership is recognised as the purchase of tangible potential rights and benefits associated with an event or organisation, which results in increased brand awareness, communication of key messages and increased customer base.

Community Partnerships are awarded to increase awareness of the Bendigo Bank Freshwater Community Bank Branch brand and /or products and provide a financial return on investment to the Freshwater Community Bank Branch by increasing the customer and business base.

Community Partnership is used to enhance our company's message as a community based organisation, to improve our image within the broader community and to maintain or develop further relationships with communities and groups.

NB: Community Partnership is not advertising, hospitality or return of favour and does not include Donations or Grants.

Community Partnership Guidelines

Community Partnerships are generally awarded to the customers (and affiliated community organisations) of the Freshwater Community Bank Branch.

Customers / organisations requesting Community Partnerships will be required to make a submission, using the appropriate application form and supporting documents to the Freshwater Community Bank Branch detailing the nature of the Community Partnership sought outlining the need and benefit to the local community.

Requests received throughout the financial year that do not meet these guidelines but are deemed to be of substantial need or benefit to the local community, may be considered by the Community Partnership Committee and recommended to the Board for approval.

Community Partnership that could involve the Freshwater Community Bank Branch or Bendigo Bank in controversial issues or expose the organisations to adverse criticism will be avoided. Recipients must be engaged in legal activities that are considered acceptable by normal community standards. Community Partnership must align and be consistent with Bendigo Bank's corporate image and identify as a community based organisation.



Harbord Financial Services Limited

Freshwater
Community Bank
Branch



The following Community Partnerships are regarded as being inappropriate under this policy:

- Political or Religious Organisations
- Events or programs that denigrate exclude or offend minority groups
- Events associated with gambling
- Events that create environmental hazards
- Events that may present a hazard to the community
- Programs that do not reflect community standards
- Programs sponsored by competitors, without strong consideration of the organisation's benefits to the community.

All requests from these organisations must be considered by the Community Partnership Committee prior to commitment being given.

COMMUNITY PARTNERSHIP ALLOCATION

As part of the annual budgeting process for the Freshwater Community Bank Branch, the Directors of Harbord Financial Services Limited will determine the Community Partnership budget for the forthcoming year.

Based on the above guidelines the Community Partnership Committee shall make allocations within the approved budget.

The Community Partnership Committee (with the approval of the Board of Directors of Harbord Financial Services Limited) reserve the right to allocate sponsorship payments at their discretion.

Harbord Financial Services Limited Community Partnership Committee

The Committee members are appointed by the Board of Directors shall consist of at least 3 members.

The Chairman of the Committee is to be a Director of Harbord Financial Services Limited and the other members are to be either Directors and / or Ambassadors of Harbord Financial Services Limited.

The Community & Business Development Manager of the Freshwater Community Bank Branch will be invited to attend each monthly meeting of the Community Partnership and Marketing Committees.

The minutes of the Community Partnership and Marketing Committee meetings will be tabled at the following monthly meeting of the Directors of Harbord Financial Services Limited.

20 June 18