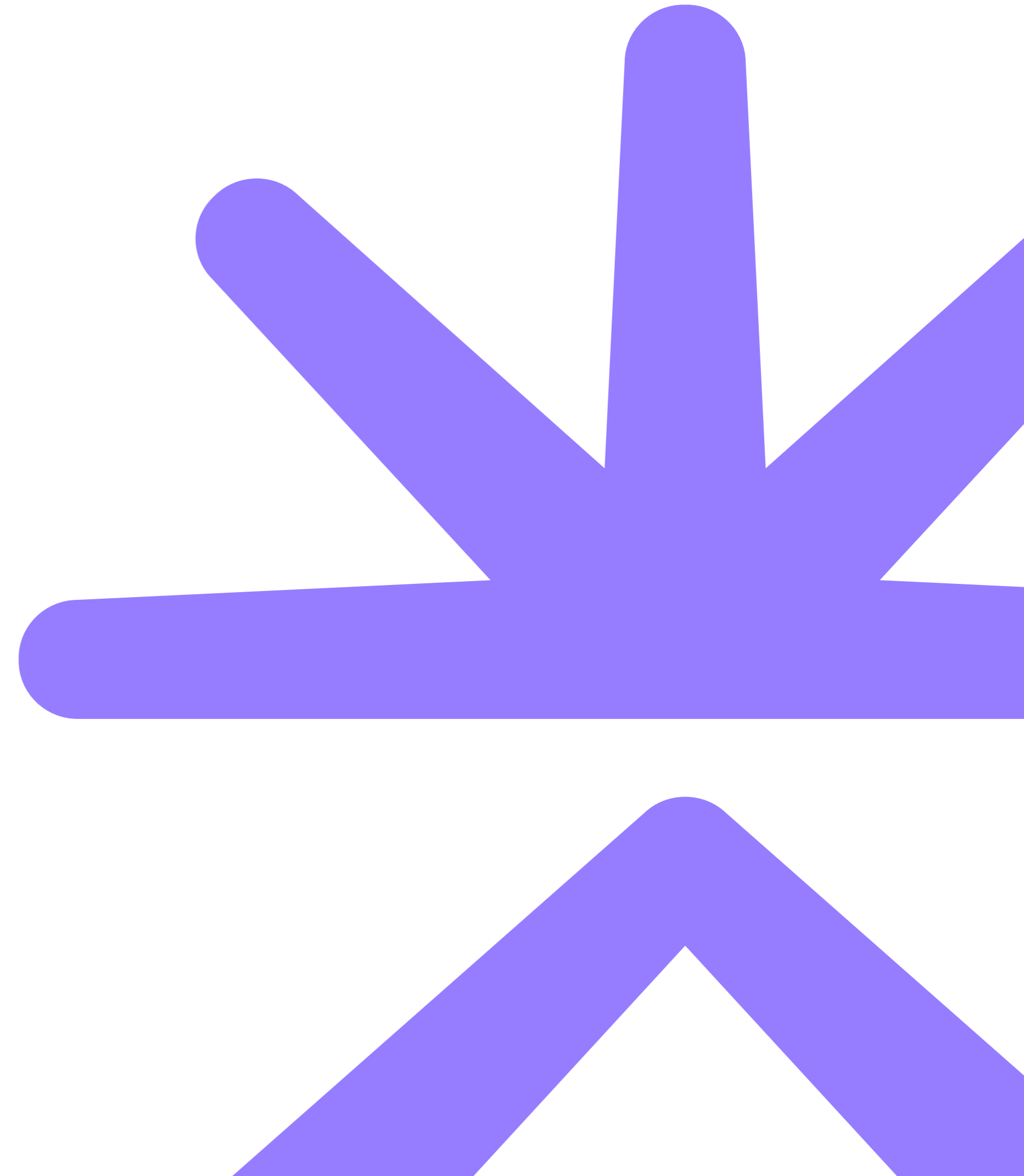




January 2022 – December 2023

# Reconciliation Action Plan



# Our Business

Helia strives to support Australian's financial wellbeing through home ownership. We are committed to achieving this purpose by making a positive contribution to the social, economic, and environmental wellbeing of Australia and its communities.

Helia has approximately 200 people located across Sydney, Melbourne, and Brisbane. Helia has commercial relationship with over 50 lenders across Australia, and we work closely with our lender customers, regulators, and policy leaders to promote a stronger and more sustainable housing market in Australia.

Helia's sustainability framework is founded on the four pillars of Environment; Our People; Community and Marketplace. They provide the basis for our sustainability goals, priorities, and reporting. Through our people pillar, we recognise that people are central to the success of our business and we are focused on making a positive contribution to the communities of which we are a part. This includes but is not limited to, striving to increase Helia's commitment to positive, long-term relationships with Aboriginal and Torres Strait Islander peoples. While we do not have any Aboriginal and Torres Strait Islander people currently employed at Helia, we are proud that the principles of sustainability and corporate responsibility are embraced and lived by our people and we are committed to furthering this through our path of reconciliation.

## Our Reconciliation Action Plan (RAP)

Helia has been part of the Australian residential mortgage lending market for over 50 years since the Housing Loans Insurance Corporation was founded by the Australian Government in 1965 to provide LMI in Australia. In March 2021 we announced that our majority shareholder, the US-based Genworth Financial, Inc (GFI), sold its entire holding of shares in Helia. As we separate from GFI and continue to craft our own identity and new brand, we are looking afresh at what this means for our approach to sustainability. That's why we have chosen to begin our journey towards reconciliation by learning about Aboriginal and Torres Strait Islander cultures and the local communities with a Reflect Reconciliation Action Plan (RAP).

Helia's RAP commitment lays the foundations for us to establish meaningful and long-term relationships that contribute to reconciliation in a structured, relevant, and respectful way. We recognise reconciliation involves a recognition of Australia's history coupled with contemporary collaboration with Aboriginal and Torres Strait Islander peoples. We are committed to raising awareness and encouraging a deeper understanding of Aboriginal and Torres Strait Islander peoples, including their cultures, histories, achievements, and aspirations throughout Helia.

A key part of Helia's reconciliation process is to improve our company's internal awareness and understanding of the continuing challenges faced by Aboriginal and Torres Strait communities in Australia and to develop culturally appropriate policies that reflect Helia's commitment to reconciliation. Helia intends to explore opportunities to make positive contributions by improving our services and economic participation in Aboriginal and Torres Strait Islander communities and enterprises.

Our RAP is being championed by our Chief Executive Officer, Pauline Blight-Johnston. She is passionate about furthering reconciliation for our nation and is responsible for advocating for reconciliation with the Helia Board and across our business. We are currently in the process of forming and formalizing our RAP Working Group.

# Relationships



Action	Deliverable	Timeline	Responsibility
(1) Establish and strengthen mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.	• Identify Aboriginal and Torres Strait Islander stakeholders and organisations within our local area or sphere of influence.	April 2022	Planning & Engagement Leader
	• Research best practice and principles that support partnerships with Aboriginal and Torres Strait Islander stakeholders and organisations.	May 2022	Strategy & Growth Leader
(2) Build relationships through celebrating National Reconciliation Week (NRW).	• Circulate Reconciliation Australia's NRW resources and reconciliation materials to our staff.	May 2022	Communications Manager
	• RAP Working Group members to participate in an external NRW event.	May 2022	D&I Council Chair
	• Encourage and support staff and senior leaders to participate in at least one external event to recognise and celebrate NRW.	May 2022	Organisational Development Leader
(3) Promote reconciliation through our sphere of influence.	• Communicate our commitment to reconciliation to all staff.	May 2022	Communications Manager
	• Identify RAP and other like-minded organisations that we could approach to collaborate with on our reconciliation journey.	August 2022	Strategy & Growth Leader
	• Identify external stakeholders that our organisation can engage with on our reconciliation journey.	August 2022	Planning & Engagement Leader
(4) Promote positive race relations through anti-discrimination strategies.	• Research best practice and policies in areas of race relations and anti-discrimination.	December 2022	Strategy & Growth Leader
	• Conduct a review of HR policies and procedures to identify existing anti-discrimination provisions, and future needs.	September 2022	People & Culture Director



Action	Deliverable	Timeline	Responsibility
(5) Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights through cultural learning.	• Develop a business case for increasing understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights within our organisation.	June 2022	Strategy & Growth Leader
	• Conduct a review of cultural learning needs within our organisation.	November 2022	Organisational Development Leader
(6) Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.	• Develop an understanding of the local Traditional Owners or Custodians of the lands and waters within our organisation’s operational area.	November 2022	Executive Manager to CEO
	• Increase our people’s understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols.	August 2022	Organisational Development Leader
(7) Build respect for Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC Week.	• Raise awareness and share information amongst our staff about the meaning of NAIDOC Week.	July 2022	Communications Manager
	• Introduce our staff to NAIDOC Week by promoting external events in our local area.	July 2022	Communications Manager
	• RAP Working Group to participate in an external NAIDOC Week event.	July 2022	D&I Council Chair

# Opportunities



Action	Deliverable	Timeline	Responsibility
(8) Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention and professional development.	• Develop a business case for Aboriginal and Torres Strait Islander employment within our organisation.	October 2022	Organisational Development Leader
	• Build understanding of current Aboriginal and Torres Strait Islander staffing to inform future employment and professional development opportunities.	October 2022	P&C Manager
(9) Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.	• Develop a business case for procurement from Aboriginal and Torres Strait Islander owned businesses.	December 2022	Sourcing and Facilities Team Member
	• Investigate Supply Nation membership.	December 2022	Sourcing and Facilities Team Member



Action	Deliverable	Timeline	Responsibility
(10) Establish and maintain an effective RAP Working Group to drive governance of the RAP.	• Form a RWG to govern RAP implementation.	April 2022	Organisational Development Leader
	• Draft Terms of Reference for the RWG.	June 2022	Organisational Development Leader
	• Establish Aboriginal and Torres Strait Islander representation on the RWG.	December 2022	Executive Manager to CEO
	• Review RWG membership, including Aboriginal and Torres Strait Islander representation on the RWG, to ensure governance of RAP implementation.	December 2022	Executive Manager to CEO
(11) Provide appropriate support for effective implementation of RAP commitments.	• Define resource needs for RAP implementation.	March 2022	Organisational Development Leader
	• Engage senior leaders in the delivery of RAP commitments.	April 2022	D&I Council Chair
	• Define appropriate systems and capability to track, measure and report on RAP commitments.	September 2022	Communications Manager
(12) Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally.	• Complete and submit the annual RAP Impact Measurement Questionnaire to Reconciliation Australia.	September 2022	Organisational Development Leader
(13) Continue our reconciliation journey by developing our next RAP.	• Register via Reconciliation Australia's <a href="#">website</a> to begin developing our next RAP.	September 2022	Organisational Development Leader

# Contact Details

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