

Our responsible banking policy

Bank Australia exists to create mutual prosperity in the form of positive economic, social, environmental and cultural impact. We're here to benefit our customers, their communities and the planet.

We believe that a truly responsible bank can make society better, and that where people and organisations put their money has a big impact on the world. That's why we embed our values into everything we do – from the loans we provide to the types of organisations we do business with.

By choosing to bank with Bank Australia, you can be confident that your money is working to create a positive impact.

We lend to:

Individual customers for homes, cars and everyday living

We lend responsibly by lending customers an amount they can afford to repay, and by helping customers facing financial hardship. We never market credit limit increases.

We design our products to encourage our customers to make sustainable choices.

We help first home buyers get into the market by participating in government-supported programs.

Community housing and specialist disability accommodation

We lend to community housing providers to help them build affordable and social housing for people who need it, and specialist disability accommodation providers that build homes suited to people with complex care needs.

Better housing developments

We lend to sustainable, affordable and community-focused housing and land developments.

Community renewable energy

We lend to community renewable energy projects and participate in programs to help low-income households put solar on their roofs.

Not-for-profit community organisations

We lend to not-for-profit community organisations to fund the important work they do.

Organisations in other non-excluded sectors

We lend to other sectors that don't conflict with our exclusion criteria.

We don't lend to:

Fossil fuel industry

We don't lend to coal, gas or oil extraction or fossil fuel electricity generation.

Intensive animal farming and the live export industry

We don't lend to organisations that use intensive animal farming systems (e.g. battery caged hens, sow stalls and farrowing crates). We don't lend to organisations that export live animals.

Gambling industry

We don't lend to casinos, online gambling operators or businesses that derive revenue directly from poker machines or sports betting.

Arms industry

We don't lend to corporations that produce or sell armaments.

Tobacco industry

We don't lend to organisations that produce tobacco, or businesses whose primary activity is selling tobacco.