

Responsible Banking Policy

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Unity Bank Limited ABN 72 087 650 637 | AFSL & Australian Credit Licence 238311

Unity Bank

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About our Responsible Banking Policy

As a mutual bank, we're always striving to make a positive impact and we are committed to a more sustainable future for our members and their communities.

This policy was approved by the Unity Bank Limited Board on 22 September 2026. It guides our approach to lending and investing with respect to our Environmental, Social and Governance (ESG) Strategy. We recognise the importance of sound practices as part of our responsibility to members, employees and the communities in which we are a part of.

About us

As a customer-owned bank where every member is an owner with a voice and a say in our future. We have a proud history of providing key financial services to communities of interest across workplaces and regional communities.

Unlike investor-owned banks, we are not a publicly listed company and as such do not have a primary financial aim of providing dividends to shareholders. We make responsible, ethical decisions that benefit our members and the community, and reinvest our profits to provide better products and services for our members.

We're customer driven and consistently provide trusted, personalised service that's based on understanding our members' needs, helping them to reach their goals, and always being there when they need us most.

The Global Alliance for Banking on Values (GABV) is a network of independent banks with a shared commitment to using finance to deliver sustainable economic, social and environmental development – a focus which resonates strongly with our own values. We have been an Associate Member since 2020.

The Business Council of Co-operatives and Mutuals (BCCM) worked with researchers at Monash University's Business School to develop the Mutual Value Measurement (MVM) Framework to help organisations like ours, to measure their total value creation (mutual value) through a set of common dimensions and shared language about measuring and reporting mutual value. In 2022, we became the first financial institution globally to be accredited under the MVM Accreditation and were re-accredited in 2025. This demonstrates our profound commitment to the ongoing promotion and creation of mutual value for our members and the communities we are part of.



Mutually valuable banking

Our Responsible Banking Policy is intended to outline how our members' money is being used to contribute to a positive, viable banking model focused on meeting human needs and sustainability. We continuously seek to balance social and environmental needs with the need for the bank to generate profit, striving to deliver mutually valuable banking for people and planet.

What we seek to fund

Everyday members

We are part of a movement that began in Australia when groups of like-minded workers and communities came together to create building societies, credit unions, and mutual banks to provide access to finance. As the very essence of why we were first founded, we will continue to lend to members for the purchase of a home or car, or to support everyday living.

We help first home buyers get into the property market, through a number of home ownership pathways, and our Essential Worker Home Loan supports those serving the community.

Our Green Car Loan and Green Upgrades Loan have been designed to assist members making sustainable choices.

As a mutual bank, we have a long history of responsible lending practices and only lend our members an amount they can afford to repay. Our lending policies follow the guidelines set out under The National Consumer Credit Protection Act. We are also there when members need us most, providing support during times of financial hardship.

Community housing

We lend to community housing providers to help them build and maintain accommodation to ensure vulnerable members of our community can access safe housing.

Small and medium business

We lend to small and medium sized business to help them purchase property, vehicles, equipment or manage cash flow. Often this not only supports the business, but also the local communities we are mutually part of, especially in regional areas.

Other banks and government bonds

We hold money in liquid investments to ensure we have access to a sufficient amount of money to meet our members' needs, as well as the requirements of our regulator, the Australian Prudential Regulation Authority. These investments include bonds from other banks, governments and other organisations and we try to ensure these investments are consistent with our values wherever we can.

What we don't fund

Fossil fuels
We don't lend to businesses primarily involved in coal, gas or oil extraction or fossil fuel electricity generation.

Animal cruelty
We don't lend to businesses primarily involved in live animal exports or using animals for cosmetic testing.

Tobacco
We don't lend to businesses primarily involved in the production and promotion of tobacco.

Arms and weapons
We don't lend to businesses primarily involved in the production or sale of weapons or armaments.

Gambling
We don't lend to businesses primarily involved in the provision of gambling products or services.

Members are unable to use borrowed funds via credit card for gambling transactions. This block relies on information provided by merchants classified under the gambling-related merchant category code. Members are still able to use their own funds via debit card to process gambling related transactions, should they choose.

Deforestation and logging
We don't lend to businesses primarily involved in the degradation of the environment through logging and deforestation practices.

Prostitution/flesh trade
We don't lend to businesses primarily involved in prostitution or related services.

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