From:	Kristen Bugeja
To:	O"Toole, Kat; Angrisano, Julia
Cc:	Blackmore, Paul; Hall, Jason
Subject:	RE: Suspension of office attendance requirements
Date:	Tuesday, 24 March 2026 8:11:51 AM
Attachments:	image004.png image005.png image006.png image007.gif image008.jpg

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Dear Julia,

Thank you for your correspondence regarding office attendance and the current cost of living pressures facing employees.

Defence Bank acknowledges the broader economic environment and the financial pressures that many households are experiencing. We are committed to supporting our people through flexible and practical ways of working that balance individual circumstances with business and member needs.

At Defence Bank, we do not set a mandated minimum number of days that employees must attend the office. For the majority of roles, attendance arrangements are determined at a team level, having regard to the nature of the work, collaboration requirements, service delivery outcomes, and both individual and business needs. This approach is intended to provide flexibility while maintaining operational effectiveness and appropriate team connection.

The exception to this is our frontline branch teams, where roles are customer-facing and continue to be predominantly based in-branch to meet member service and operational requirements. To support frontline teams, we offer five additional days of work-life-fit leave as well as the option to request to work flex days at home if operational requirements can support this.

Our current approach already provides flexibility for employees and allows managers and teams to make arrangements that reflect personal circumstances where possible, without compromising service to our members.

We will continue to monitor external conditions and employee feedback as part of our ongoing review of ways of working. Should there be any material changes to our approach, these would be communicated directly with employees.

Thank you for raising this matter with us.

Kind regards,

Kristen

Kristen Bugeja
Chief People Officer
People
Defence Bank

T [redacted] **M** [redacted]

[redacted]

Department support: [redacted]

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