

**From:** [Mitchell Cooper](#)  
**To:** [O'Toole, Kat](#); [Angrisano, Julia](#)  
**Cc:** [Tony Williams](#); [Hall, Jason](#); [Blackmore, Paul](#)  
**Subject:** RE: Suspension of office attendance requirements  
**Date:** Monday, 23 March 2026 4:40:22 PM  
**Attachments:** [image001.png](#)  
[image002.gif](#)  
[image003.jpg](#)  
[image004.png](#)  
[image005.png](#)

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Dear Julia,

### **Re: Office attendance requirements**

Thank you for your correspondence of 23 March 2026 regarding Suspension of office attendance requirements.

Horizon Bank recognises the current financial pressures facing many households, including increased fuel, housing, and general living costs. We remain mindful of these challenges and continue to consider how we can support our people in a way that is fair, sustainable, and operationally responsible. Flexibility has, and will continue to be, an important part of Horizon Bank's workplace approach. Where roles, operational needs, and service requirements allow, we do offer flexible working arrangements, including hybrid work, and we remain open to considering individual circumstances on a case-by-case basis. This has been our consistent position since the post-pandemic transition period.

At the same time, it is important to recognise the nature of our workforce and operating model. Approximately 70 per cent of Horizon Bank employees are in customer-facing roles within our branch network. These roles, by necessity, require on-site presence to deliver essential banking services to our members and communities. Any broad suspension of office attendance requirements would therefore create a significant equity issue between frontline staff and those in head office or non-customer-facing roles.

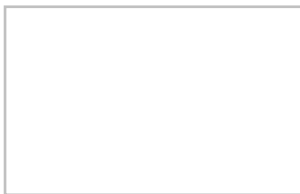
Beyond equity considerations, consistent office attendance also supports critical operational outcomes, including service quality, collaboration, supervision, and risk management. Many of our functions operate in highly regulated environments that require close oversight, timely escalation, and effective in-person collaboration. Maintaining a regular office presence supports these obligations and contributes to consistent customer and member outcomes.

For these reasons, Horizon Bank does not consider a blanket suspension of office

attendance requirements to be appropriate or operationally sustainable. However, we reiterate our commitment to flexibility where it is reasonable, equitable, and aligned with role requirements. Managers retain discretion to consider flexible arrangements based on individual circumstances, business needs, and the expectations of each role.

We will continue to monitor economic conditions and remain open to ongoing dialogue with the FSU as circumstances evolve. We value constructive engagement and welcome continued discussion on how best to balance employee wellbeing with equitable treatment across our workforce and the needs of our members.

Kind regards,  
Mitch Cooper



**Mitchell Cooper**  
**CEO**

27 Stewart Street, Wollongong NSW 2500



[horizonbank.com.au](http://horizonbank.com.au)

Horizon Credit Union Ltd ABN 66 087 650 173 AFSL and Australian Credit Licence Number 240573 trading as Horizon Bank.  
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**From:** Tony Williams [REDACTED]  
**Sent:** Monday, 23 March 2026 4:39 PM  
**To:** Mitchell Cooper [REDACTED]  
**Subject:** FW: Suspension of office attendance requirements

**Tony Williams**  
**Chief Operating Officer Horizon Bank p:** [REDACTED]