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31 March 2026

Julia Angrisano
National Secretary
Finance Sector Union

Dear Julia,

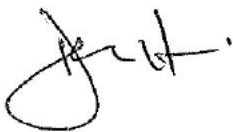
Thank you for your letter and raising the concerns of the Union regarding requirements to work from home during this time of increased cost of living pressures.

Regional Australia Bank operates under an established Flexible Working framework. Our position is that flexibility is role-based, balanced with operational and regulatory requirements, and applied consistently. Unlike other Banks within the industry, we have not mandated a return to the office for our people. Flexibility is facilitated throughout the business on a case-by-case basis given the requirements of the Bank to manage face-to-face branches for our members as an essential service.

We will apply flexibility thoughtfully within existing guidelines with continual review of our approach given the ongoing escalation of cost-of-living pressures.

The FSU can contact our Chief People and Culture Officer, Rachel Mitchell on [REDACTED] if you wish to discuss our approach to flexible working.

Regards



David Heine
Chief Executive Officer
Regional Australia Bank