

Bendigo and Adelaide Bank Group - Animal Welfare and Livestock Farming Policy Statement

Bendigo and Adelaide Bank's animal welfare and livestock policy outlines the Group's expectation of customers working with animals and livestock on farm. This policy has been developed by Rural Bank – a division of the Group – but applies to the entire Group. Farm business customers are predominately managed via the Rural Bank division. This policy is informed by various organisations and guidelines including the Australian Animal Welfare Standards, the RSPCA and the MLA.

Bendigo and Adelaide Bank's vision is to be Australia's bank of choice and within that, Rural Bank's vision is to provide exceptional financial services, knowledge and leadership for Australian farmers to grow. We work with customers to support best practice inside the farm gate.

We always encourage, and where possible, positively influence sustainable farming practices across the agricultural supply chain. This includes prioritising animal welfare and supporting sustainable livestock farming practices.

Our efforts to ensure the humane treatment of animals begins with Bendigo and Adelaide Bank's customers, in particular Rural Bank's customers, and their dedication to providing animals with the best care possible. We expect customers to comply with animal welfare laws, commit to sustainable livestock farming practices and to operate in accordance with our Animal Welfare and Livestock Farming Policy.

Be it broadacre grazing, in specialised operations, or fishing and aquaculture, farm owners and managers have a responsibility to ensure that the animal's key needs are met. We expect customers to provide their animals with:

- Access to sufficient food and water
- Appropriate living conditions
- An opportunity for the animal to display normal behavioural patterns
- Protection from pain, injury, or disease and administration of appropriate medical treatment if required
- Appropriate handling including during transportation, and humane euthanasia when necessary.

We see the implementation of our Animal Welfare and Livestock Farming Policy to be the responsibility of all Bendigo and Adelaide Bank staff, and in particular Rural Bank staff. Our experienced Relationship Managers are a critical part of this. They are integral to how we work with customers. When on-farm, our Relationship Managers are expected to be aware of any animal welfare challenges customers may be experiencing.

If the welfare of livestock or animal husbandry practice raises concern for a Relationship Manager, an appropriate response and action plan will be developed. The response will be determined on a case by case basis.



We will always work constructively with customers to ensure that in the face of any issues relating to a breach of the Animal Welfare and Livestock Farming Policy, the welfare of animals is always a priority.

As the custodians of almost half of Australia's land mass, of which a significant proportion is used for livestock farming, overwhelmingly, Australian farmers deeply care about each of the animals in their care. We see the lengths farmers take to ensure their livestock are healthy, appropriately fed, housed and free from disease.

Bendigo and Adelaide Bank and its Rural Bank division are proud to continue supporting Australian farmers and the agricultural industry.

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