COMMUNITY PARTNERSHIP PROGRAM

Community Partnership Program Guidelines

Summerland Bank | regional australia bank

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If you require further information, please get in touch with our
Contact Centre on 1300 728 728 or info@summerland.com.au

What makes us who we are

At **Summerland Bank**, our purpose is clear: to use the power of money to help build strong regional communities.

Our **Community Partnership Program (CPP) allows customers to support the causes that matter most to them,** simply by using our Community Partnership Account[1] and nominating a recipient group from our list of registered community organisations and causes.

Directed by our customers, we donate a percentage of our profits based on each customer's average annual balance to a group of their choosing. **Helping fund the people, services, and organisations that strengthen wellbeing and opportunity across regional Australia.**

Community Partnership Guidelines

Guideline Purpose

Summerland Bank is committed to providing support to the local communities in which we operate. These guidelines outline the objectives and structure of the Community Partnership Program (CPP). The program is underpinned by our Community Partnership Account[1] which comes with a guarantee that Summerland Bank will reward a community group nominated by the account holder by donating an annual bonus payment on the account holders behalf.

Community Partnership Program Objectives

At Summerland Bank, we believe in the added value of being more connected to each other. Providing essential support to community groups each year as part of our Community Partnership Program is just one way we demonstrate this commitment.

The primary objective of the Community Partnership Program is to benefit our communities whilst increasing our engagement with them. We aim to facilitate closer relationships, allowing us to perform our role as a champion for regional prosperity.

Community Partnership Program Principles

Summerland Bank has developed a set of principles to assess recipient organisation applications that we receive. Applicants should consider the following principles when submitting their requests.

To be considered for Summerland Bank's Community Partnership Program, community groups should:

- Provide benefits for the local community
- Be of interest to Summerland Bank members
- Have a significant presence within Summerland Bank's footprint
- Have a committee or similar governing body
- Bank with Summerland Bank or be willing to make the switch

Summerland Bank will not consider requests for support from community groups:

- Who takes part in illegal activities
- Who poses a significant risk to public safety
- Whose activities directly contribute to environmental damage
- Whose activities could be perceived to endanger or threaten animal welfare
- Whose interests are, or could be seen to be, in competition or conflict with the interests of Summerland Bank

How the program works

The Community Partnership Program is underpinned by our Community Partnership Account

When members open one of these accounts, they can nominate one of our registered recipient organisations and become a 'supporter' of the organisation.

At the end of each financial year, we calculate the average balance of each supporter account and donate the approved donation percentage to the nominated Community Partner. The donation is presented to the Community Partner as a 'bonus payment' ensuring that our community investment goes exactly where our members decide and allowing them to help the causes they are passionate about.

The approved donation rates

From 1 July 2026 the donation rate is:

- **1.00%p.a.** (on balances held in supporter accounts)
- **0.70%p.a.** (on balances held in supporter accounts owned by the Community Partner)

How to apply to be a recipient organisation

Community groups interested in becoming a recipient organisation should contact Summerland Bank, either in person at one of our branches or by calling our **Contact Centre on 1300 728 728.**

To successfully register, organisations will need to:

- **Become a member of Summerland Bank** (if they are not already)
- **Agree on a motion** to become a CPP recipient organisation at a formal committee meeting
- **Provide a completed CPP Recipient Organisation Application Form** (available on request)

The friendly staff at your local branch or our Contact Centre will be able to help you through the process and ensure that everything is completed correctly.

All applications will be evaluated to ensure they are consistent with these Guidelines and our organisational values. Applicants can expect a response within two weeks from their submission date.

Minimum bonus payment threshold

A minimum bonus payment threshold is a feature of the program to encourage our recipient organisations to **remain engaged with the Community Partnership Program and committed to its success.**

Any recipient organisation that does not earn a **bonus payment of $50.00** or more in any financial year will be deemed to have not reached the required threshold.

Recipient organisations who reach or exceed the threshold are **invited to a local CPP Presentation Event** in recognition of their efforts to share an evening of **celebration and community spirit** with their fellow recipients.

Under the threshold system, recipient organisations who fail to reach the threshold may not be invited to the presentation that year. These organisations may instead be notified by mail to their supplied postal address.

The mail notification will:

- Disclose the details of their bonus payment
- Outline the threshold system and why their organisation has been affected
- Include suggestions and tips to help them promote their involvement in the Community Partnership Program to potential supporters

The notification may be followed by further contact from their local branch.

Recipient Organisations who fail to reach the threshold in any given year will still receive their bonus payment that year. They will also remain eligible to earn bonus payments in subsequent years.

Both parties maintain the right to cancel the partnership without prior notice.

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