



Harbord Financial Services Limited



SPONSORSHIP POLICY

Harbord Financial Services Limited undertakes sponsorship to enhance the company's image as a good corporate citizen. We do this by supporting community events and initiatives that support our bank and therefore our community.

It should be noted that the following document is a guide only for Harbord Financial Services Limited Sponsorship Payments.

SPONSORSHIP

Sponsorship is recognised as the purchase of tangible potential rights and benefits associated with an event or organisation, which results in increased brand awareness, communication of key messages and increased customer base.

Sponsorships are awarded to increase awareness of the Bendigo Bank Freshwater **Community Bank**[®] Branch brand and /or products and provide a financial return on investment to the Freshwater **Community Bank**[®] Branch by increasing the customer and business base.

Sponsorship is used to enhance our company's message as a community based organisation, to improve our image within the broader community and to maintain or develop further relationships with communities and groups.

NB: Sponsorship is not advertising, hospitality or return of favour and does not include Donations or Grants.

Sponsorship Guidelines

Sponsorships are generally awarded to the customers (and affiliated community organisations) of the Freshwater **Community Bank**[®] Branch.

Customers / organisations requesting sponsorship will be required to make a submission, using the appropriate application form and supporting documents to the Freshwater **Community Bank**[®] Branch detailing the nature of the sponsorship sought outlining the need and benefit to the local community.

Requests received throughout the financial year that do not meet these guidelines but are deemed to be of substantial need or benefit to the local community, may be considered by the Sponsorship Committee and recommended to the Board for approval.

Sponsorship that could involve the Freshwater **Community Bank**[®] Branch or Bendigo Bank in controversial issues or expose the organisations to adverse criticism will be avoided. Recipients must be engaged in legal activities that are considered acceptable

by normal community standards. Sponsorship must align and be consistent with Bendigo Bank's corporate image and identify as a community based organisation.



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The following sponsorships are regarded as being inappropriate under this policy:

- Political or Religious Organisations
- Events or programs that denigrate exclude or offend minority groups
- Events associated with gambling
- Events that create environmental hazards
- Events that may present a hazard to the community
- Programs that do not reflect community standards
- Programs sponsored by competitors, without strong consideration of the organisation's benefits to the community.

All requests from these organisations must be considered by the Marketing Committee prior to commitment being given.

SPONSORSHIP ALLOCATION

As part of the annual budgeting process for the Freshwater **Community Bank**[®] Branch, the Directors of Harbord Financial Services Limited will determine the Sponsorship budget for the forthcoming year.

Based on the above guidelines the Sponsorship Committee shall make allocations within the approved budget.

The Sponsorship Committee (with the approval of the Board of Directors of Harbord Financial Services Limited) reserve the right to allocate sponsorship payments at their discretion.

Harbord Financial Services Limited Sponsorship Committee

The Committee members are appointed by the Board of Directors shall consist of at least 3 members.

The Chairman of the Committee is to be a Director of Harbord Financial Services Limited and the other members are to be either Directors and / or Ambassadors of Harbord Financial Services Limited.

The Branch Manager and Marketing Manager of the Freshwater **Community Bank**[®] Branch will be invited to attend each monthly meeting of the Sponsorship and Marketing Committees.

The minutes of the Sponsorship and Marketing Committee meetings will be tabled at the following monthly meeting of the Directors of Harbord Financial Services Limited.