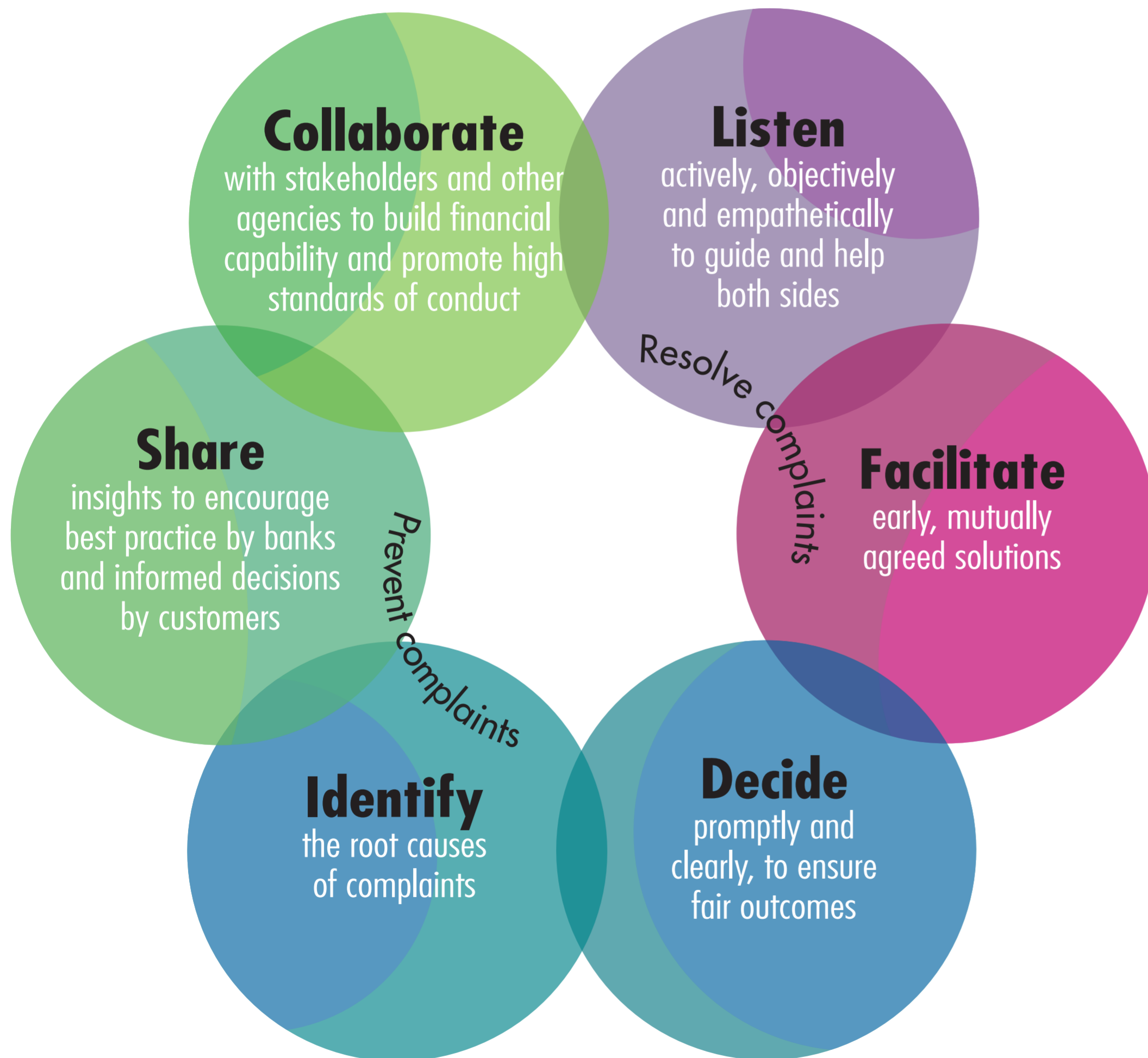


# Strategic plan



## better banking

### Our purpose

To help resolve and prevent problems to improve banking for customers and banks

### Our values

We provide a service that is:  
accessible, independent,  
fair and efficient

### Our contribution

To make a valued contribution to a fair banking sector, we:

- Offer a credible, independent ombudsman service
- Offer advice to customers and banks
- Remedy things when they go wrong
- Deliver fair outcomes
- Communicate the underlying causes of problems to banks
- Improve bank practices and policies

### Our impact

Our activities result in:

- Fewer disputes
- Better bank-customer relationships
- More informed customers
- More satisfied customers
- More outcomes reached by mutual agreement
- Greater trust and confidence in banking