PUBLIC DISCLOSURE STATEMENT

QUDOS MUTUAL LTD

ORGANISATION CERTIFICATION
FY2024-25

Australian Government

Climate Active
Public Disclosure Statement

An Australian Government Initiative

NAME OF CERTIFIED ENTITY	Qudos Mutual Ltd
REPORTING PERIOD	1 July 2024 – 30 June 2025 Arrears report
DECLARATION	*To the best of my knowledge, the information provided in this public disclosure statement is true and correct and meets the requirements of the Climate Active Carbon Neutral Standard.*
	Anna Milinkovic Chief Financial Officer 11 June 2026

Australian Government
Department of Climate Change, Energy, the Environment and Water

Version 10.

1.CERTIFICATION SUMMARY

TOTAL EMISSIONS OFFSET	1,448 t CO_2-e
CARBON OFFSETS USED	100% ACCUs
RENEWABLE ELECTRICITY	45.51%
CARBON ACCOUNT	Prepared by: 100% Renewables
TECHNICAL ASSESSMENT	19 December 2025 Theresa Banta 100% Renewables Next technical assessment due: FY 2027-28 report

Contents

2.CERTIFICATION INFORMATION

Description of organisation certification

The organisation certification is for the business operations of Qudos Mutual Ltd, ABN: 53 087 650 557. This report includes an overview of Qudos Mutual Ltd's greenhouse gas (GHG) emissions reduction strategy as well as a description of the GHG emissions boundary. An operational control approach is taken to prepare the carbon inventory. Financial emissions from business services, professional services - Retirement Savings Account, and Bank@Post are excluded from the emissions boundary.

This Public Disclosure Statement includes information for FY 2024-25 reporting period.

Organisation description

Qudos Mutual Ltd is one of Australia's largest customer-owned banks with over $5 billion in assets and branches in Sydney, Melbourne and Brisbane.

Founded in 1959, the company has grown into an award-winning financial services provider for all Australians, and a leader in the customer-owned banking industry.

In FY26, following a successful customer vote, we undertook a merger with Bank Australia on 01 July 2025. This merger brings Qudos Bank assets under the Bank Australia umbrella and allows the new organisation to scale our positive impact for customers, communities and the planet.

As Bank Australia has assumed operational control of all assets previously owned by Qudos Bank, Qudos Bank will be withdrawing from the program. Both entities will report their emissions separately for the FY2024-25 period, and from FY2025-26 Bank Australia will recalculate its emissions boundary to include operations from Qudos Bank.

3. EMISSIONS BOUNDARY

Inside the emissions boundary

All emission sources listed in the emissions boundary are part of the carbon neutral claim.

Quantified emissions have been assessed as relevant and are quantified in the carbon inventory. This may include emissions that are not identified as arising due to the operations of the certified entity, however are **optionally included**.

Non-quantified emissions have been assessed as relevant and are captured within the emissions boundary, but are not measured (quantified) in the carbon inventory. All material emissions are accounted for through an uplift factor. Further detail is available at Appendix C.

Outside the emissions boundary

Excluded emissions are those that have been assessed as not relevant to an organisation's operations and are outside of its emissions boundary or are outside of the scope of the certification. These emissions are not part of the carbon neutral claim. Further detail is available at Appendix D.

Inside emissions boundary

Quantified

Air travel

Business accommodation

Cleaning services

Electricity (Tenancies only)

Employee commute

Fleet vehicles

ICT services and equipment

Office equipment

Paper (non-carbon neutral)

Postage and couriers

Printing and stationery

Professional services

Taxi and ridesharing

Waste

Water and wastewater

Working from home

Non-quantified

Base building electricity

LPG

Refrigerants

Stationary energy (Diesel)

Outside emission boundary

Excluded

Bank@Post

Business services

Chemical products

Document storage

Food and catering

Office equipment hire and leasing

Pest control

Professional services-Retirement Savings Account

4. EMISSIONS REDUCTIONS

Emissions reduction strategy

In collaboration with consultant 100% Renewables, Qudos Mutual Ltd has achieved carbon neutral certification. This will be the final carbon neutral certification for Qudos Mutual Ltd, which as of 1 July 2025 undertook a total transfer of business to Bank Australia Limited, merging the two organisations.

The preparation for this merger was a key business focus in 2025, and we present our operational emissions reduction strategy and actions below in this context. We remain committed to sustainability, and merging with Bank Australia enables us to scale and grow our emissions reduction activities under Bank Australia's ambitious climate action strategy and net zero by 2035 target.

For our operations in 2025, we retained the below targets**.** These targets will be reviewed as part of Bank Australia's emissions reduction strategy from 2026 onwards.

- Net zero operational emissions by 2035
- 90% reduction in Scope 1 and Scope 2 emissions by 2030
- 20% to 50% reduction in Scope 3 emissions by 2030

We will also review the measures to reduce our operational emissions as part of Bank Australia's emissions reduction strategy from 2026 onwards. Measures under the previous Qudos Mutual Ltd strategy included:

- Switching to GreenPower by 2024 – achieved for Head Office in February 2024. We will review options for our branches under Bank Australia's 100% renewable electricity commitment.
- Following energy-efficient and waste management design principles for identifying any new premises
- Pausing our transition of fleet vehicles to hybrid by 2026 to align with Bank Australia's fleet transition to electric vehicles
- Utilising video conferencing as an alternative to business travel where possible, reducing the need for transportation
- Encouraging customers to switch to electronic communications and bank statements to reduce paper use and printing
- Developing a comprehensive supply chain policy
- Supporting hybrid work-from-home arrangements, reducing employee travel

Engaging in communication with existing key IT service and professional service providers (accounting, legal, advertising) on their net zero plans and carbon neutrality status

Emissions reduction actions

In 2025, we continued actions from previous years to reduce our emissions. This included using Docusign to reduce paper use, our head office using 100% renewable electricity and engaging with our suppliers to improve the accuracy of our activity data.

Importantly following a successful customer vote we undertook a merger with Bank Australia, which has an ambitious climate action strategy and commitment to achieve net zero emissions by 2035, and validated science-based interim targets for 2030. For details refer to Bank Australia's public disclosure statement and annual reporting. This merger will allow the new organisation to create positive impact for customers, their communities and the planet.

5. EMISSIONS SUMMARY

Emissions over time

Emissions since base year			
		Total tCO_2-e (without uplift)	**Total tCO_2-e** (with uplift)
Base Year / Year 1:	2021-22	1,363	1,402
Year 2:	2022-23	1,909	1,964
Year 3:	2023-24	1,358	1,396
Year 4:	2024-25	1,407	1,448

Significant changes in emissions

Significant changes in emissions			
Emission source	**Previous year emissions** (t CO_2-e)	**Current year emissions** (t CO_2-e)	**Reason for change**
Electricity (market-based method, scope 2)	137.99	153.13	Higher FTE resulted in higher electricity demand in offices
Computer and technical services	345.84	302.28	Less purchases in computer and technical services-related items in FY2025 as the bank is undergoing merger

Use of Climate Active carbon neutral products, services, buildings or precincts

N/A

Emissions summary

The electricity summary is available in Appendix B. Electricity emissions were calculated using a market -based approach.

Emission category	Scope 1 emissions (tCO_2-e)	Scope 2 emissions (tCO_2-e)	Scope 3 emissions (tCO_2-e)	Total emissions (t CO_2-e)
Accommodation and facilities	0.00	0.00	17.42	17.42
Cleaning and Chemicals	0.00	0.00	24.23	24.23
Climate Active carbon neutral products and services	0.00	0.00	0.00	0.00
Construction Materials and Services	0.00	0.00	0.00	0.00
Electricity	0.00	153.13	20.80	173.93
Food	0.00	0.00	0.00	0.00
Horticulture and Agriculture	0.00	0.00	0.00	0.00
ICT services and equipment	0.00	0.00	423.82	423.82
Machinery and vehicles	0.00	0.00	0.00	0.00
Office equipment & supplies	0.00	0.00	89.37	89.37
Postage, courier and freight	0.00	0.00	62.25	62.25
Products	0.00	0.00	0.00	0.00
Professional Services	0.00	0.00	338.15	338.15
Refrigerants	0.00	0.00	0.00	0.00
Roads and landscape	0.00	0.00	0.00	0.00
Stationary Energy (gaseous fuels)	0.00	0.00	0.00	0.00
Stationary Energy (liquid fuels)	0.00	0.00	0.00	0.00
Stationary Energy (solid fuels)	0.00	0.00	0.00	0.00
Transport (Air)	0.00	0.00	81.53	81.53
Transport (Land and Sea)	15.01	0.00	133.00	148.01
Waste	0.00	0.00	13.69	13.69
Water	0.00	0.00	3.02	3.02
Working from home	0.00	0.00	31.62	31.62
Total emissions (tCO_2-e)	**15.01**	**153.13**	**1,238.90**	**1,407.05**
Figures may not sum to total due to rounding.				

Uplift factors

An uplift factor is an upwards adjustment to the total carbon inventory to account for relevant emissions that cannot be reasonably quantified or estimated. This conservative accounting approach helps ensure the integrity of the carbon neutral claim.

Reason for uplift factor	**tCO_2-e**
Uplift to account for emissions from refrigerants where data is unavailable	24.26
Uplift to account for emissions from base building services where data is unavailable	15.91
Total of all uplift factors (tCO_2-e)	40.17
Total emissions footprint to offset (tCO_2-e) *(total emissions from summary table + total of all uplift factors)*	**1,448**

6.CARBON OFFSETS

Eligible offsets retirement summary

This certification has taken an in-arrears offsetting approach. The total emission to offset is 1,448 t CO2-e. The total number of eligible offsets used in this report is 1,449 t CO2-e. Of the total eligible offsets used, 4 t CO2-e were previously banked, and 1,445 t CO2-e were newly purchased and retired. 1 t CO2-e is remaining and has been banked for future use.

Offsets retired for Climate Active certification

Type of offset unit	Quantity used for this reporting period	Percentage of total units used
Australian Carbon Credit Units (ACCUs)	1,448	100.00%

Project name	Type of offset unit	Registry	Date retired	Serial number	Vintage	Total quantity retired	Quantity used in previous reporting periods	Quantity banked for future reporting periods	Quantity used for this reporting period	Percentage of total used this reporting period
Native woodland regeneration project MOA21 (ERF 170837)	ACCU	ANREU	06-Jan-2026	SN9044425336 - 9044426780	2025-26	1,445	0	1	1,444	99.72%
Native woodland regeneration project RYA21 (ERF 169305)	ACCU	ANREU	27-Feb-2025	SN9017187721 - 9017189120	2024-25	1,400	1,396	0	4	0.28%
Offset Totals:						2,845	1,396	1	1,448	100.00%

Co-benefits

This section provides a brief description of the carbon offsets purchased and retired for Qudos Mutual Ltd's carbon neutral claim.

Native Woodland Regeneration Project MOA21 and Ryandale Regenerations Project

Located in southwest Queensland, these projects focus on regenerating and promoting native vegetation whilst implementing sustainable agricultural practices. The project provides diversification of income and, therefore, serves as an enabler to negate the need to over-graze marginal and ecologically sensitive landscapes. Widespread land clearing has had a significant impact on local ecosystems. This degradation and loss of biomass threaten the food and habitat to which native fauna rely.

Historical forest clearing practices have encouraged weeds and invasive animals to thrive. Enabling forest regeneration contributes greatly to reducing greenhouse gas emissions and, therefore, arresting climate change.

These projects host a diverse number of endemic plant species, which provide critical habitat for native fauna. Additional activities being undertaken include feral animal control, noxious weed management, erosion control and artesian water management initiatives.

The projects meet the following United Nations Sustainable Development Goals:

7. RENEWABLE ENERGY CERTIFICATE (REC) SUMMARY

Not applicable.

APPENDIX A: ADDITIONAL INFORMATION

Attachment 1: Proof of ACCU retirement

AU-3255: Tasman Environmental Markets Australia Pty Ltd

In this section « Close

- Account holdings
- Transfer
- Voluntary cancellation
- Transaction log
- Authorised representatives
- Account details

← Transaction log

Transaction details

Completed

Transaction ID
82668000

Transaction type
Voluntary cancellation

Transferring account
AU-3255: Tasman Environmental Markets Australia Pty Ltd
Tasman Environmental Markets Australia Pty Ltd

Acquiring account
AU-1068: Australia Voluntary Cancellation Account
Commonwealth of Australia

Comments
Retired on behalf of Qudos Bank for Climate Active certification for their FY2025 emissions.

Selected ACCUs

Project ID	Project name	Method type	Method	Vintage	Location	Quantity
ERF170837	Native woodland regeneration project MOA21	Vegetation	Human-Induced Regeneration of a...	2025-26	QLD	1,445

Total: 1,445

1 | 10 items per page | 1 - 1 of 1 items

Australian Government
Clean Energy Regulator

Australian National Registry of Emissions Units

- ANREU Home
- Account Holders
- Accounts
- Unit Position Summary
- Projects
- Transaction Log
- CER Notifications
- Public Reports
- My Profile

Logged in as: Annabelle Gurney / Industry User

Transaction Details

Transaction details appear below.

Transaction ID	AU39567
Current Status	Completed (4)
Status Date	27/02/2025 15:52:21 (AEDT) 27/02/2025 04:52:21 (GMT)
Transaction Type	Cancellation (4)
Transaction Initiator	Gurney, Annabelle
Transaction Approver	Chandra, Kristie
Comment	Retired on behalf of Qudos Bank for its FY24 organisational emissions.

Transferring Account

Account Number	AU-3255
Account Name	Tasman Environmental Markets Australia Pty Ltd
Account Holder	Tasman Environmental Markets Australia Pty Ltd

Acquiring Account

Account Number	AU-1068
Account Name	Australia Voluntary Cancellation Account
Account Holder	Commonwealth of Australia

Transaction Blocks

Party	Type	Transaction Type	Original CP	Current CP	ERF Project ID	NGER Facility ID	NGER Facility Name	Safeguard	Kyoto Project #	Vintage	Expiry Date	Serial Range	Quantity
AU	KACCU	Voluntary ACCU Cancellation			ERF169305					2024-25		9,017,187,721 - 9,017,189,120	1,400

APPENDIX B: ELECTRICITY SUMMARY

There are two international best-practice methods for calculating electricity emissions – the location-based method and the market-based method. Reporting electricity emissions under both methods is called dual reporting.

Dual reporting of electricity emissions is useful, as it provides different perspectives of the emissions associated with a business's electricity usage.

Location-based method:

The location-based method provides a picture of a business's electricity emissions in the context of its location, and the emissions intensity of the electricity grid it relies on. It reflects the average emissions intensity of the electricity grid in the location (State) in which energy consumption occurs. The location-based method does not allow for any claims of renewable electricity from grid-imported electricity usage.

Market-based method:

The market-based method provides a picture of a business's electricity emissions in the context of its renewable energy investments. It reflects the emissions intensity of different electricity products, markets and investments. It uses a residual mix factor (RMF) to allow for unique claims on the zero emissions attribute of renewables without double-counting.

For this certification, electricity emissions have been set by using the **market-based approach**.

Market-based approach summary

Market-based approach	Activity Data (kWh)	Emissions (kg CO_2-e)	Renewable percentage of total
Behind the meter consumption of renewable electricity generated	0	0	0%
Total non-grid renewable electricity	**0**	**0**	**0%**
LGC Purchased and retired (kWh) (including PPAs)	0	0	0%
GreenPower	94,763	0	27%
Climate Active precinct/building (voluntary renewables)	0	0	0%
Precinct/Building (LRET)	0	0	0%
Precinct/Building jurisdictional renewables (LGCS surrendered)	0	0	0%
Electricity products (voluntary renewables)	0	0	0%
Electricity products (LRET)	0	0	0%
Electricity products jurisdictional renewables (LGCs surrendered)	0	0	0%
Jurisdictional renewables (LGCs surrendered)	0	0	0%
Jurisdictional renewables (LRET) (applied to ACT grid electricity)	0	0	0%
Large Scale Renewable Energy Target (applied to grid electricity only)	63,126	0	18%
Residual Electricity	189,053	173,929	0%
Total renewable electricity (grid + non grid)	**157,889**	**0**	**46%**
Total grid electricity	**346,941**	**173,929**	**46%**
Total electricity (grid + non grid)	**346,941**	**173,929**	**46%**
Percentage of residual electricity consumption under operational control	100%		
Residual electricity consumption under operational control	**189,053**	**173,929**	
Scope 2	166,449	153,133	
Scope 3 (includes T&D emissions from consumption under operational control)	22,604	20,796	
Residual electricity consumption not under operational control	**0**	**0**	
Scope 3	0	0	.

Total renewables (grid and non-grid)	**45.51%**
Mandatory	**18.20%**
Voluntary	**27.31%**
Behind the meter	**0.00%**
Residual scope 2 emissions (t CO_2-e)	**153.13**
Residual scope 3 emissions (t CO_2-e)	**20.80**
Scope 2 emissions liability (adjusted for already offset carbon neutral electricity) (t CO_2-e)	**153.13**
Scope 3 emissions liability (adjusted for already offset carbon neutral electricity) (t CO_2-e)	**20.80**
Total emissions liability (t CO_2-e)	**173.93**

Figures may not sum to total due to rounding. Renewable percentage can be above 100%

Location-based approach summary

Location-based approach	Activity Data (kWh) total	Under operational control			Not under operational control	
Percentage of grid electricity consumption under operational control	100%	(kWh)	Scope 2 Emissions ($kgCO_2$-e)	Scope 3 Emissions ($kgCO_2$-e)	(kWh)	Scope 3 Emissions ($kgCO_2$-e)
NSW	261,481	261,481	172,578	10,459	0	0
VIC	24,902	24,902	19,174	2,241	0	0
QLD	18,976	18,976	13,473	1,898	0	0
WA	41,583	41,583	21,207	2,495	0	0
Grid electricity (scope 2 and 3)	**346,941**	**346,941**	**226,432**	**17,093**	**0**	**0**
NSW	0	0	0	0		
VIC	0	0	0	0		
QLD	0	0	0	0		
WA	0	0	0	0		
Non-grid electricity (behind the meter)	**0**	**0**	**0**	**0**		
Total electricity (grid + non grid)	**346,941**					

Residual scope 2 emissions (t CO_2-e)	**226.43**
Residual scope 3 emissions (t CO_2-e)	**17.09**
Scope 2 emissions liability (adjusted for already offset carbon neutral electricity) (t CO_2-e)	**226.43**
Scope 3 emissions liability (adjusted for already offset carbon neutral electricity) (t CO_2-e)	**17.09**
Total emissions liability	**243.52**

If your organisation does not use any Climate Active buildings or precincts, please add N/A to the first row, and delete the remaining empty rows.

Operations in Climate Active buildings and precincts

Operations in Climate Active buildings and precincts	Electricity consumed in Climate Active certified building/precinct (kWh)	Emissions (kg CO_2-e)
N/A	-	-

Climate Active carbon neutral electricity is not renewable electricity. These electricity emissions have been offset by another Climate Active member through their building or precinct certification. This electricity consumption is also included in the market based and location-based summary tables. Any electricity that has been sourced as renewable electricity by the building/precinct under the market-based method is outlined as such in the market-based summary table.

Climate Active carbon neutral electricity products

Climate Active carbon neutral electricity product used	Electricity claimed from Climate Active electricity products (kWh)	Emissions (kg CO_2-e)
N/A	-	-

Climate Active carbon neutral electricity is not renewable electricity. These electricity emissions have been offset by another Climate Active member through their electricity product certification. This electricity consumption is also included in the market based and location-based summary tables. Any electricity that has been sourced as renewable electricity by the electricity product under the market-based method is outlined as such in the market-based summary table.

APPENDIX C: INSIDE EMISSIONS BOUNDARY

Non-quantified emission sources

The following emissions sources have been assessed as relevant, are captured within the emissions boundary, but are not measured (quantified) in the carbon inventory. They have been non-quantified due to one of the following reasons:

1. **Immaterial** <1% for individual items and no more than 5% collectively
2. **Cost effective** Quantification is not cost effective relative to the size of the emission but uplift applied.
3. **Data unavailable** Data is unavailable but uplift applied. A data management plan must be put in place to provide data within 5 years.
4. **Maintenance** Initial emissions non-quantified but repairs and replacements quantified.

Relevant non-quantified emission sources	Justification reason
LPG	Immaterial – rarely used for special occasions
Diesel – stationary	Immaterial – used only during emergency shutdown
Fugitive emissions from refrigerants	Data unavailable during carbon footprint development
Base building services	Data unavailable during carbon footprint development

Data management plan for non-quantified sources

The data management plan below outlines how more rigorous quantification can be achieved for material (greater than 1%) non-quantified emission sources.

Refrigerants

Qudos Mutual Ltd will work with their landlords and third-party contractors to conduct an audit of their HVAC units and refrigerators. A record of the asset type, recharge capacity and type of refrigerant gas will be included in the database and corresponding emissions will be included in the inventory in the next 3 years.

Base building services

Qudos Mutual Ltd will work with their landlords to record the electricity usage of the base building per site. Emissions of the base building electricity per site will be included in the inventory in the next 3 years

APPENDIX D: OUTSIDE EMISSIONS BOUNDARY

Excluded emission sources

The below emission sources have been assessed as not relevant to this organisation's operations and are outside of its emissions boundary. These emissions are not part of the carbon neutral claim. Emission sources considered for relevance must be included within the certification boundary if they meet two of the five relevance criteria. Those which only meet one condition of the relevance test can be excluded from the certification boundary.

Emissions tested for relevance are detailed below against each of the following criteria:

1. **Size** The emissions from a particular source are likely to be large relative to the organisation's electricity, stationary energy and fuel emissions.
2. **Influence** The responsible entity has the potential to influence the reduction of emissions from a particular source.
3. **Risk** The emissions from a particular source contribute to the organisation's greenhouse gas risk exposure.
4. **Stakeholders** Key stakeholders deem the emissions from a particular source are relevant.
5. **Outsourcing** The emissions are from outsourced activities previously undertaken within the organisation's boundary, or from outsourced activities typically undertaken within the boundary for comparable organisations.

Excluded emissions sources summary

The decision to exclude the above emissions sources is based on the relevance test conducted by the business key decision makers and based on the benchmarking against similar organisations in the banking sector

Emission sources tested for relevance	Size	Influence	Risk	Stakeholders	Outsourcing	Justification
Business services	N	N	N	N	N	**Size:** The emissions source is likely to be small compared to the total emissions from electricity, stationary energy and fuel emissions **Influence:** We do not have the potential to influence the emissions from this source, including by shifting to a different lower-emissions supplier for our business. **Risk:** There are no relevant laws or regulations that apply to limit emissions specifically from this source, the source does not create supply chain risks, and it is unlikely to be of significant public interest. **Stakeholders:** Key stakeholders, including the public, are unlikely to consider this a relevant source of emissions for our business. **Outsourcing:** We have not previously undertaken this activity within our emissions boundary and comparable organisations do not typically undertake this activity within their boundary.
Chemical products	N	N	N	Y	N	**Size:** The emissions source is likely to be small compared to the total emissions from electricity, stationary energy and fuel emissions **Influence:** We do not have the potential to influence the emissions from this source, including by shifting to a different lower-emissions supplier for our business. **Risk:** There are no relevant laws or regulations that apply to limit emissions specifically from this source, the source does not create supply chain risks, and it is unlikely to be of significant public interest. **Stakeholders:** Key stakeholders, including the public, might consider this a relevant source of emissions for our business. **Outsourcing:** We have not previously undertaken this activity within our emissions boundary and comparable organisations do not typically undertake this activity within their boundary.

Emission sources tested for relevance	**Size**	**Influence**	**Risk**	**Stakeholders**	**Outsourcing**	**Justification**
Pest control	N	N	N	Y	N	**Size:** The emissions source is likely to be small compared to the total emissions from electricity, stationary energy and fuel emissions **Influence:** We do not have the potential to influence the emissions from this source, including by shifting to a different lower-emissions supplier for our business. **Risk:** There are no relevant laws or regulations that apply to limit emissions specifically from this source, the source does not create supply chain risks, and it is unlikely to be of significant public interest. **Stakeholders:** Key stakeholders, including the public, might consider this a relevant source of emissions for our business. **Outsourcing:** We have not previously undertaken this activity within our emissions boundary and comparable organisations do not typically undertake this activity within their boundary.
Office equipment hire and leasing	N	N	N	Y	N	**Size:** The emissions source is likely to be small compared to the total emissions from electricity, stationary energy and fuel emissions **Influence:** We do not have the potential to influence the emissions from this source, including by shifting to a different lower-emissions supplier for our business. **Risk:** There are no relevant laws or regulations that apply to limit emissions specifically from this source, the source does not create supply chain risks, and it is unlikely to be of significant public interest. **Stakeholders:** Key stakeholders, including the public, might consider this a relevant source of emissions for our business. **Outsourcing:** We have not previously undertaken this activity within our emissions boundary and comparable organisations do not typically undertake this activity within their boundary.
Food and catering	N	N	N	Y	N	**Size:** The emissions source is likely to be small compared to the total emissions from electricity, stationary energy and fuel emissions **Influence:** We do not have the potential to influence the emissions from this source, including by shifting to a different lower-emissions supplier for our business. **Risk:** There are no relevant laws or regulations that apply to limit emissions specifically from this source, the source does not create supply chain risks, and it is unlikely to be of significant public interest. **Stakeholders:** Key stakeholders, including the public, might consider this a relevant source of emissions for our business. **Outsourcing:** We have not previously undertaken this activity within our emissions boundary and comparable organisations do not typically undertake this activity within their boundary.

Emission sources tested for relevance	Size	Influence	Risk	Stakeholders	Outsourcing	Justification
Bank@Post	N	N	N	N	N	**Size:** The emissions source is likely to be small compared to the total emissions from electricity, stationary energy and fuel emissions **Influence:** We do not have the potential to influence the emissions from this source, including by shifting to a different lower-emissions supplier for our business. **Risk:** There are no relevant laws or regulations that apply to limit emissions specifically from this source, the source does not create supply chain risks, and it is unlikely to be of significant public interest. **Stakeholders:** Key stakeholders, including the public, are unlikely to consider this a relevant source of emissions for our business. **Outsourcing:** We have not previously undertaken this activity within our emissions boundary and comparable organisations do not typically undertake this activity within their boundary.
Document storage	N	N	N	Y	N	**Size:** The emissions source is likely to be small compared to the total emissions from electricity, stationary energy and fuel emissions **Influence:** We do not have the potential to influence the emissions from this source, including by shifting to a different lower-emissions supplier for our business. **Risk:** There are no relevant laws or regulations that apply to limit emissions specifically from this source, the source does not create supply chain risks, and it is unlikely to be of significant public interest. **Stakeholders:** Key stakeholders, including the public, might consider this a relevant source of emissions for our business. **Outsourcing:** We have not previously undertaken this activity within our emissions boundary and comparable organisations do not typically undertake this activity within their boundary.
Retirement Savings Account	N	N	N	N	N	**Size:** The emissions source is likely to be small compared to the total emissions from electricity, stationary energy and fuel emissions **Influence:** We do not have the potential to influence the emissions from this source, including by shifting to a different lower-emissions supplier for our business. **Risk:** There are no relevant laws or regulations that apply to limit emissions specifically from this source, the source does not create supply chain risks, and it is unlikely to be of significant public interest. **Stakeholders:** Key stakeholders, including the public, are unlikely to consider this a relevant source of emissions for our business. **Outsourcing:** We have not previously undertaken this activity within our emissions boundary and comparable organisations do not typically undertake this activity within their boundary.

An Australian Government Initiative

Climate Active