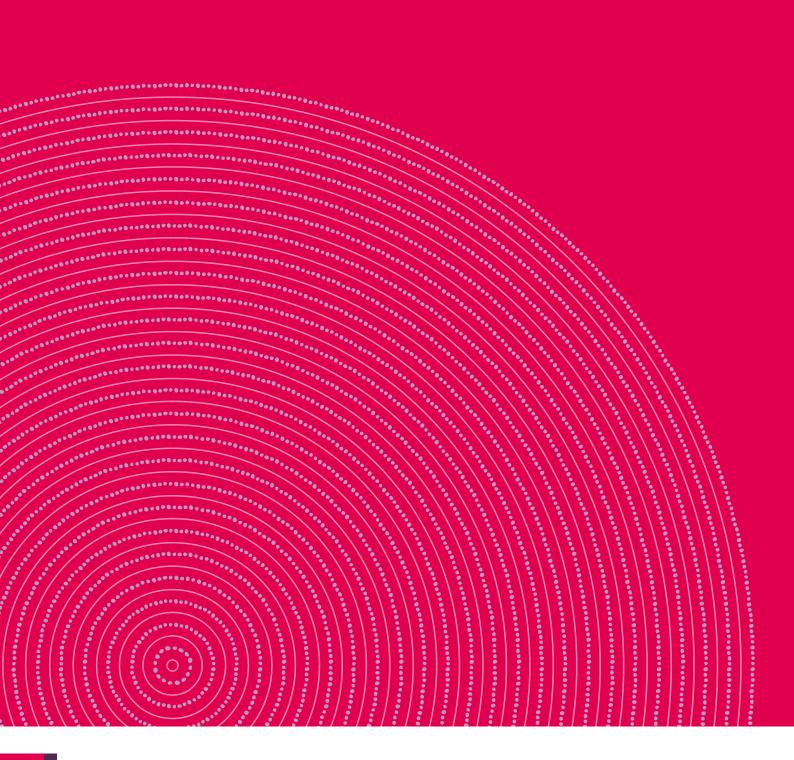


ACKNOWLEDGEMENT OF COUNTRY

HCF acknowledges Aboriginal and Torres Strait Islander peoples as the First Peoples of this nation. We are proud to walk alongside Aboriginal and Torres Strait Islander peoples to advance reconciliation, while celebrating their inherent strengths and valuable contributions, and learning more about their rich histories and cultures as an important part of our national identity.





HCF ARTWORK

Gilimbaa, which means "today" in the language of the Wakka Wakka people of Central Queensland, is a full-service creative agency specialising in strategic and connected communication. As a business built on the fundamental understanding that innovation comes from collaboration, Gilimbaa is driven by the power and process of storytelling and the role it plays in education and the celebration of culture and community.

HCF is proud to work with Gilimbaa, who have created a bespoke indigenous artwork titled, 'With Unity at our Heart, Together We Thrive', which tells HCF's reconciliation story.

It's a story that embodies our vision for reconciliation as a country where everyone embraces with pride First Nations heritage and culture, and where it is a visible part of our everyday.

At its heart, this artwork illustrates that we'll use our scale, relationships and influence to seek ways to improve health outcomes for First Nations People. In addition, we will step forward with courage when we see a wrong to be righted.

We recognise, appreciate and show gratitude for how fortunate we are, and we're committed to making a difference together.

By working to become a more welcoming and culturally safe space for everyone, we enrich the experience we offer to our people, members and the communities in which we live and work.

And as we step forward with courage to take a stand for reconciliation, we play our part in a growing and united movement of people and organisations who are willing to listen, to learn, to tell the hard truths, and to walk together towards a reconciled Australia.

With unity at our heart, together we thrive.

DAVID WILLIAMS

As a proud Wakka Wakka man, artist and Executive Director of Gilimbaa, David Williams brings a lifetime of culture and connections to Gilimbaa. David was influenced by his immediate family and his Elders who encouraged him to use his creative skills as a tool to connect his culture to the wider community.

David uses creativity as an effective tool of 21st century cultural communication, using this as a platform to share, educate and celebrate First Nations culture.





MESSAGE FROM SHEENA JACK HCF CEO AND MANAGING DIRECTOR

I am proud to share with you HCF's inaugural Reflect Reconciliation Action Plan, the beginning of what is a long-term commitment to work in partnership with Aboriginal and Torres Strait Islander peoples to improve access to healthcare and health outcomes.

HCF's purpose is to bring our human touch to healthcare and as such, we recognise the important contribution we can make to playing our part in a reconciled Australia. At HCF our values are the way we do things which creates the right culture to help us realise our purpose. In living our value around 'stepping forward' when we see a need to be met or a wrong to be righted, we are stepping forward to play our part in reconciliation.

We understand the crucial role we have to play in driving societal change to help make a positive health impact across communities. That's why we recently launched our Social Sustainability Framework, with an important social mission to build healthier communities in Australia. Our Reflect Reconciliation Action Plan is underpinned by our Social Sustainability Framework, and we will focus on helping to address important issues, particularly around racism and discrimination, as well as improved access to healthcare and health outcomes.

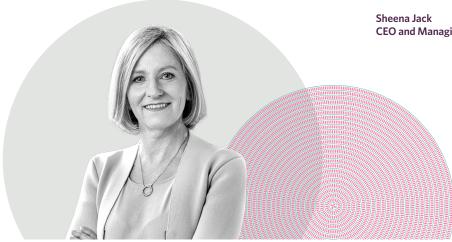
Reconciliation is a journey and as we embark on our Reflect Reconciliation Action Plan, we're setting the foundation to establish more meaningful and long-term relationships to contribute to reconciliation in a respectful way. Building genuine relationships with Aboriginal and Torres Strait Islander communities and businesses, as well as having a deeper understanding of Aboriginal and Torres Strait Islander peoples throughout our organisation will be critical to ensuring our work is meaningful and sustainable.

An important next step for us is to enhance the cultural awareness and competency of our people, as well as looking at how we can provide employment and professional development opportunities for Aboriginal and Torres Strait Islander peoples to further support economic participation. We are committed to creating a respectful, culturally safe and supportive space for our working community, as we all benefit from a fairer, more equitable and inclusive culture.

Importantly, HCF's Reflect RAP has the full support of our Board and Executive Team. It will be governed by HCF's Risk, Compliance and Sustainability Committee to ensure we deliver on our commitments and that they remain relevant. We are committed to reporting transparently on our progress.

We look forward to working towards a reconciled Australia, where everyone embraces with pride First Nations heritage and culture, and where it is a visible part of our current day.

CEO and Managing Director





STATEMENT FROM CEO OF

Reconciliation Australia welcomes HCF Australia to the Reconciliation Action Plan (RAP) program with the formal endorsement of its inaugural Reflect RAP.

HCF Australia joins a network of more than 2,500 corporate, government and not-for-profit organisations that have made a formal commitment to reconciliation through the RAP program.

Since 2006, RAPs have provided a framework for organisations to leverage their structures and diverse spheres of influence to support the national reconciliation movement. The program's potential for impact is greater than ever, with close to 3 million people now working or studying in an organisation with a RAP.

The four RAP types — Reflect, Innovate, Stretch and Elevate — allow RAP partners to continuously develop and strengthen reconciliation commitments in new ways. This Reflect RAP will lay the foundations, priming the workplace for future RAPs and reconciliation initiatives.

The RAP program's strength is its framework of relationships, respect and opportunities, allowing an organisation to strategically set its reconciliation commitments in line with its own business objectives, for the most effective outcomes.

These outcomes contribute towards the five dimensions of reconciliation: race relations; equality and equity; institutional integrity; unity; and historical acceptance.

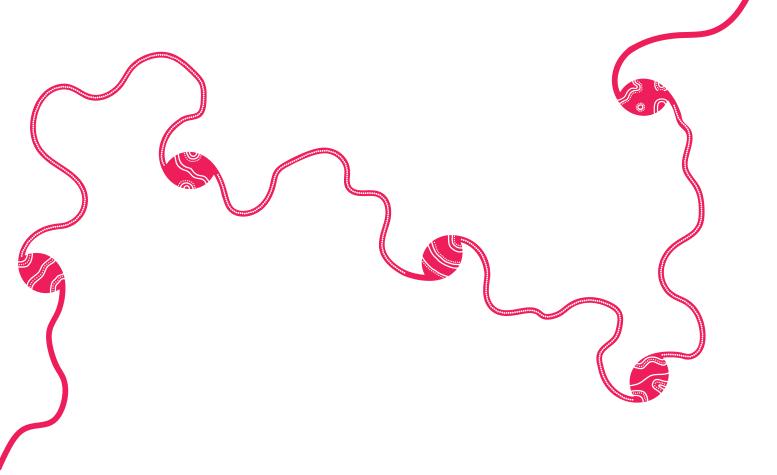
It is critical to not only uphold all five dimensions of reconciliation, but also increase awareness of Aboriginal and Torres Strait Islander cultures, histories, knowledge and leadership across all sectors of Australian society.

This Reflect RAP enables HCF Australia to deepen its understanding of its sphere of influence and the unique contribution it can make to lead progress across the five dimensions. Getting these first steps right will ensure the sustainability of future RAPs and reconciliation initiatives, and provide meaningful impact toward Australia's reconciliation journey.

Congratulations HCF Australia, welcome to the RAP program, and I look forward to following your reconciliation journey in the years to come.

Chief Executive Officer **Reconciliation Australia**





OUR ORGANISATION

Since HCF began in 1932, we've grown to become the nation's largest not-for-profit health fund. Helping to protect the health and wellbeing of over 1.9 million Australians with health, life, travel and pet insurance, HCF has continued to stay true to its not-for-profit philosophy – making decisions to benefit members, not shareholders.

HCF's 2025 Strategy charts an ambitious course to become a true health partner of choice, now and in the future, and builds upon a vision of making healthcare understandable, affordable, high-quality and member centric.

HCF Group has approximately 1,400 employees across Australia, of which 16 people self-identify as Aboriginal and Torres Strait Islander peoples (Employee Survey, November 2022). We have a strong presence across Australia including branches, dental and eyecare centres, along with call centres in Parramatta and St Leonards and our head office in Sydney's CBD.

In 2021, HCF merged with Australia's oldest health fund, RT Health, helping protect and future-proof the value provided to members by not-for-profit mutuals.



AND VALUES

For over 90 years now, we've been putting our members and their health first, guided by our purpose to bring a human touch to healthcare. This is about bringing humanity to every part of the healthcare system that HCF connects with, in big ways and small.

Our values are the way we do things and create the right culture to help us realise our purpose. These are the values that guide the way we work, the decisions we make and how we interact with each other and the world around us. We step forward when we see a need to be met, a problem to be solved, a wrong to be righted and that's why we're stepping forward to play our part in reconciliation.

BRINGING OUR HUMAN TOUCH TO HEALTHCARE













HCF'S VISION FOR RECONCILIATION

HCF believes Australia is a better place when we acknowledge and accept all parts of our history and are united around a shared national identity. But we don't just believe this, we are committed to playing our part in creating a reconciled Australia.

When considering how we can support Aboriginal and Torres Strait Islander peoples and communities to thrive, we will focus on three key areas.

- 1. Exploring how HCF can play a role in improving health outcomes for Aboriginal and Torres Strait Islander people.
- 2. Supporting Aboriginal and Torres Strait Islander employment and professional development opportunities at HCF, as well as Aboriginal and Torres Strait Islander business procurement opportunities to further enable economic participation.
- 3. Fostering greater knowledge and pride in Aboriginal and Torres Strait Islander histories, cultures and contributions, and continuing to look at how we can create respectful, culturally safe and supportive spaces for communities.

We appreciate the importance of taking the time to connect, listen, learn and walk together towards a reconciled Australia.





Stuart Robbins, Head of Property & Procurement; Georgina Anderson, Head of Sustainability; Angela Wilcox, Chief Officer, People & Culture; Adam Lee, Chief Marketing Officer RT Health; and Kaitlin Murland, Corporate Communications Senior Advisor

OUR RECONCILIATION STORY

At HCF we believe reconciliation must live in the hearts, minds and actions of all Australians. We have an important role to play when it comes to reconciliation, so that together we can build relationships and communities that value Aboriginal and Torres Strait Islander peoples, histories, cultures and futures.

HCF is embarking on a Reflect Reconciliation Action Plan because as the nation's leading not-for-profit health insurer, we are committed to playing our part in creating a reconciled Australia including exploring our role in improving health outcomes for Aboriginal and Torres Strait islander peoples and non-Indigenous Australians.

RAP STEERING GROUP

To implement HCF's RAP we have in place a RAP Steering Group and Hearts & Hands Employee Reference Group, with one member identifying as an Aboriginal and Torres Strait Islander person.

RAP Steering Group:

- RAP Executive Sponsor and Chief Officer, People & Culture
- Head of Sustainability (Chair)
- Organisational Development Programs Manager
- Group Talent Manager
- Senior Marketing Manager
- Head of Property & Procurement
- Corporate Communications Senior Advisor

RAP Hearts & Hands Group:

- Environment/Release Manager
- National Program Manager, Property
- Retail Marketing Manager
- National Manager, Health Concierge
- Chief Marketing Officer, RT Health

BUILDING A SUSTAINABLE FUTURE

Our approach to sustainability is an extension of our purpose – to bring a human touch to healthcare, now and for generations to come. With a strong mutual mindset, we're focused on positively impacting the health of our members, our people, the community and the environment, while delivering great value for members.

HCF's Reflect Reconciliation Action Plan is a material element of HCF's Sustainability Strategy, which aligns with the United Nation's Sustainable Development Goals (SDGs). We have chosen to focus on SDGs 3, 8, 10 and 17 on our reconciliation journey, which is where we believe we can have the greatest impact.











ENHANCING SOCIAL OUTCOMES

Our social mission is to build healthier communities in Australia and as part of HCF's Reconciliation Action Plan, we will look to focus on important issues, particularly around racism and discrimination, as well as improved access to healthcare and health outcomes.

We will work to build healthier communities in partnership with not-for-profits, industry organisations, government and communities. Our flagship major national partnership with the Royal Flying Doctor Service enables us to work together to build healthier communities by delivering better healthcare access and outcomes for those living in rural and remote communities. The Flying Doctor is a not-for-profit organisation providing 24/7 free emergency and primary healthcare to rural and remote communities, where mainstream health services are not available. Its work includes telehealth services, primary healthcare clinics, mobile dental and mental health services, immunisations and non-emergency patient transport, and health promotion and education programs.

While HCF's partnership with the Flying Doctor has not been initiated as part of our RAP, it is important to note that in FY22 the RFDS had over 385,000 patient contacts and approximately 50% of its patients identify as Aboriginal and Torres Strait Islander. As such, we will look to The Flying Doctor partnership to further learn and understand the on-the-ground health and social issues experienced by Aboriginal and Torres Strait Islander peoples in remote and regional Australia including how we may be able to best support to improve health outcomes.

DIVERSITY AND INCLUSION

A focus on Diversity and Inclusion is at the heart of HCF's culture and something we're very passionate about. We know our people, members and communities all benefit from a fairer, more equitable and inclusive culture, and that HCF's performance is at its best when our workforce reflects the diversity of the communities in which we live and work.

We remain keenly focused on our journey towards a diverse workforce and inclusive culture, and many of our spirited employees are helping to drive social change through their participation in our four diversity Employee Reference Groups.

One of our next steps is to enhance the cultural awareness and competency of our people, as well as looking at how we can provide employment and professional development opportunities for Aboriginal and Torres Strait Islander peoples to further support economic participation. With 16 people self-identifying as Aboriginal and Torres Strait Islander, we are committed to creating a respectful, culturally safe and supportive space for our working community.





WORKING WITH OUR PARTNERS AND SUPPLIERS

We are evolving our procurement practices to ensure sustainability is part of our decision-making process across our supply chain. As part of this work, we will explore how we will support the growth of Aboriginal and Torres Strait Islander businesses and organisations as part of our procurement program to further enhance Aboriginal and Torres Strait Islander economic participation.

SUPPORTING OUR MEMBERS WHEN THEY NEED IT MOST

During the pandemic HCF committed \$495 million in benefits and support to assist our communities with navigating the effects of COVID-19, as well as donating to natural disaster relief efforts. Looking ahead we will explore how our Reconciliation Action Plan Steering Group and Hearts & Hands Employee Reference Group can help identify how Aboriginal and Torres Strait Islander peoples may be particularly vulnerable in times of crisis, so that we can better support the needs of impacted groups.



Australians are facing significant social, health and wellbeing challenges. That's why we're working to help improve the health and wellbeing of our members now and for generations to come. At HCF we make a positive difference to community wellbeing through our products, health programs, member offerings and community partnerships.

We have an important and proactive role in supporting our members' good health. That's why we've developed a range of health programs and provide access to preventative screenings such as Victor Chang Heart Health Checks, enabling our members access to the right care at the right time, quicker and easier than before. For example, The COACH Program®, run by our in-house Health Concierge team supports eligible members with improving risk factors associated with chronic diseases such as diabetes or heart conditions. Our Healthy Weight for Life Osteoarthritis program helps members to reduce osteoarthritis symptoms, strengthen and improve mobility and prevent or prepare for hip or knee surgery. In addition, we support members through their mental health journey by providing them access to a registered psychologist via the HealthyMinds Check-in, delivered by PSYCH2U.

Since 2016 through our Catalyst program, we've helped 55 start-ups transform their innovative health and wellness ideas to become investment-ready businesses that have the potential to reshape healthcare in Australia. In 2022, as part of the next phase of HCF Catalyst, we became a cornerstone investor in XT Ventures fund. Now, through Catalyst we will be an investor in the first Venture Capital fund in Australia focused purely on the health, wellbeing, sport and fitness sector.

Over the last two decades we've also invested \$28.5 million through the work of the HCF Research Foundation, funding critical projects to improve health services delivery, ensuring Australians get the right treatment, at the right time, in the right setting. We are interested in exploring how we can leverage the HCF Research Foundation to improve health outcomes between Aboriginal and Torres Strait Islander peoples and non-indigenous Australians.

We are proud of our four-year strong partnership with Netball Australia, where we are motivating Australians of all ages to lead healthier, more active lives. For NAIDOC week in 2022 and 2023 HCF supported Super Netball's First Nation's round, which celebrated Aboriginal and Torres Strait Islander culture and contribution to netball and all players wore the First Nations round dresses. In 2022, we shared the story behind Krystal Dallinger, Kamilaroi Artist, who designed the First Nations Round dresses for the HCF sponsored GIANTS Netball team, through our 'Team Behind The Team' series, where HCF celebrated stories of Uncommon Care within the netball community.

OUR RECONCILIATION JOURNEY TO DATE

2022

JANUARY

- Appointed Executive Sponsor of HCF RAP Steering Group and Hearts & Hands Employee Reference Group.
- Formed HCF's first RAP Steering Group, consisting of eight employees across HCF
- Based on strong employee interest, created an additional Employee Reference Group called Hearts & Hands, to help guide and promote the work in our RAP, consisting of an additional six employees, two of which identify as First Nations peoples.

IN VANY

- Announced to all employees that HCF would embark on a Reflect Reconciliation Action Plan.
- Celebrated National Reconciliation Week, sharing employee stories around what National Reconciliation Week means to them. We also incorporated Welcome and Acknowledgment of Country protocols into official meetings and created guidelines to inform employees of when and how they can use these protocols appropriately.

Marked NAIDOC week with our employees, by sharing an episode of HCF's 'Team Behind The Team' series, where HCF celebrated stories of Uncommon Care within the netball community. This episode shared the story behind Krystal Dallinger, Kamilaroi Artist, who designs the First Nations round dresses for the HCF sponsored GIANTS Netball team.

2023

JANUARY

On January 26, communicated new perspectives on what Australia Day commemorates and invited our employees to approach January 26 as a day of reflection and opportunity to learn more about Australia's history.

FEBRUARY

 HCF joined BCCM (Business Council of Cooperatives and Mutuals) RAP Working Group and consultation on the Voice to Parliament.

APRII

 Supported one of our indigenous employees to attend the Indigenous Women in Leadership Workshop, focusing on providing Aboriginal and Torres Strait Islander leaders to achieve personal, professional and community success.



Appointed Aboriginal and Torres Strait Islander consultant, Jason Timor of Two Points Co., to guide us through our inaugural Reflect RAP journey.

Hosted a session with the HCF Executive Team, facilitated by Jason Timor, around the true history of exclusion of Aboriginal and Torres Strait Islander peoples in Australia and how this past has shaped a vast gap in equity for our First Nations people and how the Reconciliation movement seeks to address this disparity. In this session, our Executive Team explored why we're embarking on a reconciliation journey and what our reconciliation vision might look like.

RAP Steering Group member attended the annual Indigenous Leadership Summit, which aims to change the leadership dynamic of Australian organisations for First Nations people.

Hosted a Vision for Reconciliation workshop with the RAP working group and key internal stakeholders to decide on our vision for reconciliation and key priorities for our Reflect RAP.

- Celebrated National Reconciliation Week and the theme 'Be a Voice for Generations' by encouraging employees to attend local National Reconciliation Week events, as well as continuing to incorporate Welcome and Acknowledgment of Country protocols into official meetings.
- In addition, HCF supported Super Netball's First Nation's round, which celebrated Aboriginal and Torres Strait Islander culture and contribution to netball and all players wore the First Nations round dresses.

- Recognised NAIDOC week by sharing the story of one of our Aboriginal and Torres Strait Islander employees, who encouraged any indigenous employees to come together for a yarning circle.
- HCF Executive team came together to hear about HCF's Reflect RAP updates and provide input and achieve consensus on HCF's proposed vision for reconciliation.

RAP and Hearts & Hands Employee Reference Group members came together with indigenous creative agency, Gilimbaa, for a creative art workshop to create a bespoke artwork that will capture and share HCF's story and relationship with Aboriginal and Torres Strait Islander Australia.

GOVERNANCE AND OVERSIGHT

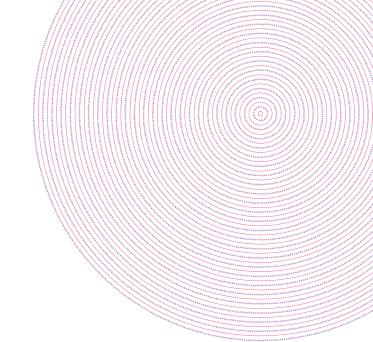
HCF'S ACTION AREAS

Reconciliation is a journey and as we embark on our Reflect Reconciliation Action Plan, we're setting the foundation to establish more meaningful and long-term relationships and contribute to reconciliation in a respectful way. Building genuine relationships with Aboriginal and Torres Strait Islander communities and businesses, as well as having a deeper understanding of Aboriginal and Torres Strait Islander peoples throughout our organisation, will be critical to ensuring our work is meaningful, mutually beneficial and sustainable.

HCF's action areas follow Reconciliation Australia's guide for a Reflect Reconciliation Action Plan under the themes of Relationships, Respect, Opportunities and Governance.

RELATIONSHIPS

ACTION	DELIVERABLE	TIMELINE	RESPONSIBILITY
1. Establish and strengthen mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.	Identify Aboriginal and Torres Strait Islander stakeholders and organisations within our local area or sphere of influence.	February 2024	Senior Marketing Manager
	Research best practice and principles that support partnerships with Aboriginal and Torres Strait Islander stakeholders and organisations.	March 2024	Senior Marketing Manager
	Look to build a business case for an HCF Aboriginal and Torres Strait Islander Community Engagement Framework to ensure safe and consistent practices when connecting with Indigenous communities.	August 2024	Head of Sustainability
2. Build relationships through celebrating National Reconciliation Week (NRW).	Circulate Reconciliation Australia's NRW resources and reconciliation materials to our staff.	May 2024	Corporate Communications Senior Advisor
	RAP Working Group members to participate in an external NRW event.	27 May-3 June 2024	Chair, Hearts & Hands Employee Reference Group
	Encourage and support staff and senior leaders to participate in at least one external event to recognise and celebrate NRW.	27 May-3 June 2024	RAP Executive Sponsor
3. Promote reconciliation through our sphere of influence.	Communicate our commitment to reconciliation to all staff.	May 2024	RAP Executive Sponsor
	Identify external stakeholders that our organisation can engage with on our reconciliation journey.	March 2024	Senior Marketing Manager
	Identify other like-minded organisations that we could approach to collaborate with on our reconciliation journey.	February 2024	Senior Marketing Manager
4. Promote positive race relations through antidiscrimination strategies.	Research best practice and policies in areas of race relations and anti-discrimination.	February 2024	Organisational Development Programs Manager
	Conduct a review of HR policies and procedures to identify existing anti-discrimination provisions, and future needs.	February 2024	Organisational Development Programs Manager

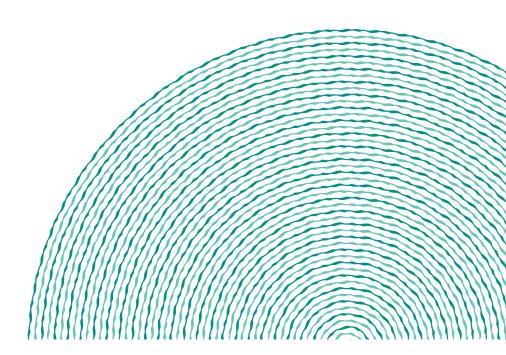


RESPECT

ACTION	DELIVERABLE	TIMELINE	RESPONSIBILITY
5. Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights through cultural learning.	Develop a business case for increasing understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights within our organisation.	January 2024	Organisational Development Programs Manager
	Conduct a review of cultural learning needs within our organisation.	February 2024	Organisational Development Programs Manager
	Commence roll-out of cultural learning across a staged approach to ensure we have a culturally safe workplace.	March 2024	Organisational Development Programs Manager
6. Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.	Develop an understanding of the local Traditional Owners or Custodians of the lands and waters within our organisation's operational area.	June 2024	Senior Marketing Manager
	Increase employee understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols.	December 2023	Corporate Communications Senior Advisor
7. Build respect for Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC Week.	Raise awareness and share information amongst our staff about the meaning of NAIDOC Week.	June 2024	Corporate Communications Senior Advisor
	Introduce our staff to NAIDOC Week by promoting external events in our local area.	June 2024	Corporate Communications Senior Advisor
	RAP Working Group to participate in an external NAIDOC Week event.	First week in July 2024	Chair, Hearts & Hands Employee Reference Group

OPPORTUNITIES

ACTION	DELIVERABLE	TIMELINE	RESPONSIBILITY
8. Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention and professional development.	Develop a business case for Aboriginal and Torres Strait Islander employment within our organisation.	April 2024	Group Talent Manager
	Investigate employment partnership opportunities (i.e. with Career Trackers).	May 2024	Group Talent Manager
	Build understanding of current Aboriginal and Torres Strait Islander staffing to inform future employment and professional development opportunities.	March 2024	Group Talent Manager
	Investigate Aboriginal and Torres Strait Islander education to employment pathways for investment i.e., traineeships, internships, graduate initiatives.	March 2024	Group Talent Manager
	Review HCF's value proposition to attract Aboriginal and Torres Strait Islander candidates.	April 2024	Chief Officer – People & Culture
9. Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.	Develop a business case for procurement from Aboriginal and Torres Strait Islander owned businesses.	March 2024	Head of Procurement
	Investigate Supply Nation membership.	March 2024	Head of Procurement
10. Improve health outcomes of Aboriginal and Torres Strait Islander peoples.	Explore how HCF can help identify how Aboriginal and Torres Strait Islander peoples may be particularly vulnerable in a given emergency scenario situation (i.e., natural disaster, pandemic), so that we can better support the needs of impacted groups.	July 2024	Head of Sustainability



GOVERNANCE

ACTION	DELIVERABLE	TIMELINE	RESPONSIBILITY
11. Establish and maintain an effective RAP Working Group (RWG) to drive governance of the RAP.	Maintain a RWG to govern RAP implementation.	September 2024	Head of Sustainability
	Review Terms of Reference for the RWG.	September 2024	Head of Sustainability
	Maintain and strengthen Aboriginal and Torres Strait Islander representation on the RWG.	September 2024	Head of Sustainability
12. Provide appropriate support for effective implementation of RAP commitments.	Review resource needs for RAP implementation.	September 2024	Head of Sustainability
	Maintain a senior leader to champion our RAP internally.	November 2024	RAP Exec Sponsor
	Engage senior leaders in the delivery of RAP commitments.	September 2024	RAP Executive Sponsor
	Ensure all staff are aware of HCF's RAP champion and their role via internal communications.	August 2024	Executive RAP Sponsor
	Define appropriate systems and capability to track, measure and report on RAP commitments.	December 2024	Head of Sustainability
13. Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally.	Contact Reconciliation Australia to verify that our primary and secondary contact details are up to date, to ensure we do not miss out on important RAP correspondence.	June annually	Head of Sustainability
	Contact Reconciliation Australia to request our unique link, to access the online RAP Impact Measurement Questionnaire.	1 August annually	Head of Sustainability
	Complete and submit the annual RAP Impact Measurement Questionnaire to Reconciliation Australia.	30 September annually	Head of Sustainability
	Incorporate progress around RAP journey in HCF's Annual Year In Review.	October 2024	Head of Sustainability
14. Continue our reconciliation journey by developing our next RAP.	Register via Reconciliation Australia's website to begin developing our next RAP.	November 2024	Head of Sustainability







CONTACT DETAILS

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RAP Chair

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