Sponsorship Policy

Effective date: **14 July 2026** **Review date:** **14 July 2029**

1. Purpose

The purpose of this Policy is to establish the framework and guidelines to create mutually beneficial partnerships between The Mutual Bank (the Bank) and likeminded community-based organisations in the areas in which we operate.

2. Scope

This Policy applies to all Team Members and all applications for sponsorship.

3. Policy statement

The Mutual Bank is committed to supporting our Members and communities by sponsoring suitable opportunities that are aligned to our Vision, Purpose and Values.

This Policy and associated processes aim to:

- establish a consistent evaluation process to ensure Sponsorships are aligned with our purpose and business objectives, and support the Bank's values;
- promote our brand in a strong, positive and sustainable way;
- maximise the use and activation of negotiated entitlements to fulfil the Bank's brand and commercial objectives; and leverage Sponsorships to demonstrate good corporate citizenship.

4. Definitions

For the purposes of this Policy:

Activation refers to the additional investment, above the sponsorship amount, used to maximise the value of the sponsorship. This may include Team Member time, merchandise, signage and other agreed support.

Applicant refers to an organisation or entity that applies for sponsorship from The Mutual Bank.

Application means a written request for sponsorship submitted to The Mutual Bank for assessment.

Category Exclusivity refers to the Bank's right, as a sponsor, to be the only financial services provider associated with the sponsored initiative, property or asset.

Sponsorship is the purchase of rights and benefits associated with an organisation or event to increase brand awareness, communicate key brand messages and support Member acquisition opportunities.

Sponsorship Agreement is a written agreement between The Mutual Bank and a sponsorship recipient that outlines the obligations of both parties.

Sponsorship Recipient means an organisation or entity approved to receive sponsorship from The Mutual Bank.

Team Member refers to any employee of The Mutual Bank.

5. Roles and responsibilities

Role	Responsibilities
Branch Team Leader	• Approve applications for and coordinate Small Sponsorships.
Chief Executive Officer (CEO)	• Approve applications for Marquee Sponsorships.
Chief Member Officer (CMO)	• Approve applications for Large Sponsorships.
Head of Marketing and Product (HMP)	• Approve applications for Medium Sponsorships.
Marketing Team	• Maintain this Policy and associated processes. • Ensure all sponsorship requests comply with this Policy. • Coordinate Medium, Large and Marquee Sponsorships.
Team Members	• Ensure all sponsorship requests comply with this Policy

6. Policy

6.1. Applying for Sponsorship

All Sponsorships enquiries should be directed to The Mutual Bank's sponsorships web page at https://www.themutual.com.au/about-us/sponsorship/, which includes a guide for submitting an application.

All applications must be submitted in writing using the process outlined on The Mutual Bank's sponsorship webpage, unless otherwise approved by the Bank.

6.2. Eligibility criteria

The Mutual Bank will consider applications for Sponsorship that:

- provide long-term opportunities to partner with organisations that make a meaningful impact in the communities in which we operate;
- align with our Values of Integrity, Respect and Care;
- align with our Vision to be the "Bank of Choice" for the Hunter and regional communities;
- align with our Purpose of helping people thrive;
- provide mutually beneficial outcomes for both The Mutual Bank and the recipient;
- promote The Mutual Bank brand in a positive way; and
- help us achieve our strategic Member and growth goals.

Preference for Sponsorships will be given to organisations that bank with The Mutual Bank.

The Mutual Bank will only approve Medium and Large Sponsorships where **Category Exclusivity** for the financial services industry is assured.

6.3. Sponsorship levels

The Mutual Bank offers four levels of Sponsorship:

- Small Sponsorships;
- Medium Sponsorships;
- Large Sponsorships; and
- Marquee Sponsorships.

The following sections outline the approval requirements and responsibilities for each Sponsorship level.

6.3.1. Small Sponsorships

This category is aimed at building links between branches and their local communities.

Applications for support up to $500 will be assessed and approved by the relevant Branch Team Leader, in consultation with relevant Team Members.

Each branch has an allocated total annual budget for Small Sponsorships linked to the number of active Members held by each branch.

Branch teams will be responsible for the **Activation** and ongoing relationship management of these sponsorships.

6.3.2. Medium Sponsorships

Applications for support between $501 and $5,000, and within budget, will be assessed and approved by the Head of Marketing and Product. These sponsorships will be coordinated by the Marketing Team.

Activation will be supported by the branch network and other Team Members as required.

6.3.3. Large Sponsorships

Applications for support between $5,001 and $20,000, and within budget, will be assessed and approved by the Chief Member Officer. These sponsorships will be coordinated by the Marketing Team.

Activation will be supported by the branch network and other Team Members as required.

6.3.4. Marquee Sponsorships

Applications for support greater than $20,000, or outside of budget, will be assessed and approved by the Chief Executive Officer. These sponsorships will be coordinated by the Marketing Team.

Activation will be supported by the branch network and other Team Members as required.

6.4. Sponsorship Agreement and Evaluation Report

Recipients of Medium, Large and Marquee Sponsorships will be required to enter into a written Sponsorship Agreement with The Mutual Bank clearly outlining the obligations of both parties, prior to proceeding with any Sponsorship activity.

An evaluation report must be submitted to The Mutual Bank within 30 days of completion of the sponsorship, or annually if the term is for more than 12 months.

These requirements may be waived for Medium or Large Sponsorships at the CEO's discretion.

6.5. Exclusions

The Mutual Bank will not provide Sponsorship for the following purposes:

- political parties or politically driven initiatives;
- programs detrimental to public health or safety;
- any association with alcohol or substance abuse, smoking, gambling, or activities involving adult or explicit content;
- unregistered entities or organisations;
- Sponsorships pertaining to individuals or for individual gain;
- Sponsorships involving the cruelty or mistreatment of humans or animals;
- organisations or initiatives that may create reputational, legal or community risk for the Bank; or
- cash donations, unless approved by the CEO by exception.

6.6. Assessing sponsorship applications

Each application will be assessed individually, based on the criteria and guidelines outlined in this Policy.

The Mutual Bank may undertake due diligence checks before approving a sponsorship, including checks relating to the applicant's registration status, reputation, conflicts of interest and alignment with this Policy.

The Mutual Bank requires a minimum of six weeks to assess an application.

All decisions are at the absolute discretion of The Mutual Bank.

6.7. Withdrawal, termination or refusal rights

The Mutual Bank may decline, withdraw or terminate sponsorship support where the sponsorship no longer aligns with this Policy, agreed conditions are not met, or continuing the sponsorship may create reputational, legal or community risk for the Bank.

6.8. Conflicts of interest

Team Members must disclose and manage conflicts of interest in accordance with the *Conflicts of Interest Policy - Employee*.

Applicants must disclose any conflicts of interest in their application.

7. Related documents

- *Communication and Marketing Policy*
- *Conflicts of Interest Policy – Employee*
- *Delegation of Authority Policy*
- *Delegations Manual*

8. Document review

This Policy will be reviewed in accordance with its review period unless a significant change is required earlier than the scheduled review date.

Minor and administrative updates, including changes to position titles, may be made without Exco approval. These changes will be notified to Exco in a timely manner.

9. Document control

Business Function:	Marketing and Communications
Document Owner:	Head of Marketing and Product
Accountable Executive:	Chief Member Officer
Approved by:	Board of Directors
Date of approval:	14 July 2026
Review period:	3 years
Confidentiality:	Public document
Version number:	2

10. Review table

Date	Detail	Reviewed by
14 July 2026	Updated to new template, refreshed position titles and reviewed for currency.	CMO ExCo
23 May 2023	New Policy	CMO