



DISCLOSURE MATERIALS

Certified B Corporations must complete a Disclosure Questionnaire to identify potentially sensitive issues related to the company (e.g. historical fines, sanctions, material litigation, or sensitive industry practices).

This component does not affect the company's score on the B Impact Assessment. If the company answers affirmatively to any items in the Disclosure Questionnaire and B Lab deems them to be material, the company must:

- 1) Be transparent about the disclosure issues identified on the company's public B Impact Report
- 2) Describe how the company has addressed this issue.
- 3) Demonstrate that management systems are in place to avoid similar issues from arising in the future.

In all cases, the Standards Advisory council reserves the right to refuse certification if the company is ultimately deemed not to uphold the spirit of the community.

In addition to the voluntary indication of sensitive issues in the Disclosure Questionnaire, companies pursuing Certification also are subject to background checks by B Lab staff. Background checks include a review of public records, news sources, and search engines for company names, brands, executives/founders, and other relevant topics.

Sensitive issues identified through background checks may or may not be within the scope of questions in the Disclosure Questionnaire, but undergo the same review process and are subject to the same possible review by the Standards Advisory Council, including ineligibility for B Corp Certification, required remediation, or disclosure.

This document contains a copy of the company's completed Disclosure Questionnaire and related disclosure documentation provided by the company.

DISCLOSURE QUESTIONNAIRE

Company Name: Beyond Bank Australia
 Date Submitted: October 7, 2022

Industries & Products	Yes	No
Please indicate if the company is involved in production of or trade in any the following. Select Yes for all options that apply.		
Animal Products or Services		✓
Biodiversity Impacts		✓
Chemicals		✓
Company Explanation Of Disclosure Item Flags		✓
Disclosure Alcohol		✓
Disclosure Firearms Weapons		✓
Disclosure Mining		✓
Disclosure Pornography		✓
Disclosure Tobacco		✓
Energy and Emissions Intensive Industries		✓
Fossil fuels		✓
Gambling		✓
Genetically Modified Organisms		✓
Illegal Products or Subject to Phase Out		✓
Industries at Risk of Human Rights Violations		✓
Monoculture Agriculture		✓
Nuclear Power or Hazardous Materials		✓
Payday, Short Term, or High Interest Lending		✓
Water Intensive Industries		✓
Tax Advisory Services		✓

Supply Chain Disclosures	Yes	No
Please indicate if any of the following statements are true regarding your company's significant suppliers.		
Business in Conflict Zones		✓
Child or Forced Labor		✓
Negative Environmental Impact		✓
Negative Social Impact		✓
Other		✓

Outcomes & Penalties	True	False
Please indicate if the company has had any formal complaint to a regulatory agency or been assessed any fine or sanction in the past five years for any of the following practices or policies. Check all that apply.		
Anti-Competitive Behavior		✓
Breaches of Confidential Information		✓
Bribery, Fraud, or Corruption		✓
Company Explanation Of Disclosure Item Flags		✓
Company has filed for bankruptcy		✓
Consumer Protection		✓
Financial Reporting, Taxes, Investments, or Loans		✓
Hazardous Discharges Into Air/Land/Water (Past 5 Yrs)		✓
Labor Issues		✓
Large Scale Land Conversion, Acquisition, or Relocation		✓
Litigation or Arbitration		✓
On-Site Fatality		✓
Penalties Assessed For Environmental Issues		✓
Political Contributions or International Affairs		✓
Recalls		✓
Significant Layoffs		✓
Violation of Indigenous Peoples Rights		✓
Other		✓

Practices	True	False
Please indicate if the following statements are true regarding whether or not the company engages in the following practices. Check all that apply. If the statement is true, select "Yes." If false, select "No."		
Animal Testing		✓
Company/Suppliers Employ Under Age 15 (Or Other ILO Minimum Age)		✓
Company Explanation Of Disclosure Item Flags		✓
Company prohibits freedom of association/collective bargaining		✓
Company workers are prisoners		✓
Conduct Business in Conflict Zones		✓
Confirmation of Right to Work		✓
Does not transparently report corporate financials to government		✓
Employs Individuals on Zero-Hour Contracts		✓
Facilities located in sensitive ecosystems		✓
ID Cards Withheld or Penalties for Resignation		✓
No formal Registration Under Domestic Regulations		✓
No signed employment contracts for all workers		✓
Overtime For Hourly Workers Is Compulsory		✓
Payslips not provided to show wage calculation and deductions		✓
Sale of Data		✓
Tax Reduction Through Corporate Shells		✓
Workers cannot leave site during non-working hours		✓
Workers not Provided Clean Drinking Water or Toilets		✓
Workers paid below minimum wage		✓
Workers Under Bond		✓
Other	✓	

B Corp Certification - Disclosure Questionnaire Documentation

PROVIDED BY:

Beyond Bank Australia

UPDATED AS OF:

October 7, 2022

DISCLOSURE QUESTIONNAIRE CATEGORY	Other Disclosure Practices
TOPIC	Company merger with a credit union dedicated to employees of a fossil fuel company.
SUMMARY OF ISSUE	In 2020, Beyond Bank merged with Nexus Mutual (a dedicated credit union for the ExxonMobil community of employees, contractors and their families that was 100% owned by these members).
SIZE/SCOPE OF ISSUE (e.g. \$ financial implication, # of individuals affected)	At the time of merger, revenue from the merger represented approximately 5% of the company's total revenue.
IMPLEMENTED MGT PRACTICES	<p>"Beyond Bank does not have a relationship with ExxonMobil nor did Nexus Mutual have any investments or financial links to the Exxonmobil company. Nexus Mutual was created to serve ExxonMobil employees like other credit unions/mutual established to serve a particular industry. Beyond Bank's objectives for this merger were to expand their market and customers and further support the local community through enhanced service offerings. The Nexus Mutual brand has now been disbanded completely.</p> <p>When considering mergers and acquisitions, Beyond Bank evaluates prospects against criteria related to: Customer-ownership status, financial stability, geographic location, strategic and values alignment, reputation and due diligence considerations, pertinent regulations, mutual agreement between the two organizations and finally customer acceptance through a vote."</p>
MANAGEMENT COMMENTS	<p>Beyond Bank Australia is 100% customer-owned. Our sole focus is to serve our customers and put their interests first whilst supporting the communities we operate in.</p> <p>We have a strong and proud history of serving our local communities in both regional and metropolitan locations across Australia.</p> <p>We are an inclusive organisation that is aligned with the B Corp movements vision of a just and inclusive economy. In that spirit, we continue to support workers and communities through the transition to a low carbon economy.</p> <p>Through our merger with Nexus Mutual we've had the opportunity to provide additional services to existing customers and grow our customer base in Melbourne and regional Victoria, as well as improving the community impact we have in these locations.</p>
REPORT	https://www.beyondbank.com.au/about-us/news/corporate-announcements/nexus-mutual-merger-update-june-20.html https://www.beyondbank.com.au/about-us/news/corporate-announcements/nexus-mutual-merger-update-june-20.html