

Sustainable Finance Framework

May 2023



Australia Post

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Australia Post acknowledges the Traditional Custodians of the land on which we operate, live and gather as a team, and recognises their continuing connection to land, water and community. We pay respect to Elders past, present and emerging.

Australia Post



About us

Australia Post is a Government Business Enterprise (“**GBE**”) incorporated under the Australian Postal Corporation Act 1989 (Cth), as amended (“**APC Act**”). It operates pursuant to the APC Act and under the Public Governance, Performance and Accountability Act 2013 (“**PGPA Act**”).

Australia Post maintains a comprehensive system of corporate governance practices designed to provide appropriate levels of disclosure and accountability. These practices derive principally from the provisions of the APC Act, the PGPA Act and the Commonwealth Government Business Enterprises - Governance and Oversight Guidelines (Resource Management Guide No. 126). The governance practices are also guided by the ASX Corporate Governance Council’s Corporate Governance Principles and Recommendations. Financial statements, prepared in accordance with the requirements of the PGPA Act, comply with Australian Accounting Standards (as issued by the Australian Accounting Standards Board) and International Financial Reporting Standards (as issued by the International Accounting Standards Board).

A completely self-funding business, Australia Post’s profits are used for two purposes: 1) to return a dividend to its sole shareholder, the Commonwealth Government; and 2) to reinvest in developing new products, services and capabilities so that the business can meet the changing needs of its customers.

As set out in the APC Act and regulations, Australia Post is charged with meeting a number of community service obligations that require it to provide an accessible, affordable and reliable letter service for all Australians, wherever they reside.

As at 30 June 2022, Australia Post employed more than 36,000 full-time and part-time staff; operated 4,310 retail outlets, served around one million customers through its physical and digital channels every business day and delivered an average of almost 20 million items each business day across the 12.6 million Australian delivery points.

Australia Post’s core business areas comprise parcel delivery services, letter deliveries and associated services, retail products and agency services.

In the financial year commencing 1 July 2022 Australia Post commenced executing its “Post26” enterprise strategy to modernise the organisation and to create a 21st century e-commerce, digital, retail and mail business. The strategy is designed to deliver three strategic imperatives that are enduring and reflect how we will deliver a better tomorrow; by Supporting each other, Delighting our customers and communities, and Creating a sustainable future.

Post26 Strategy

Australia Post must continue to evolve as the world around us changes rapidly. Our refreshed strategy and priorities will ensure Australia Post remains competitive and relevant, and allow us to respond to several factors to help ensure we thrive for another 200 years, including:

- **Economic and political forces such as ongoing pandemic impacts**, inflation, global supply chain pressures and other factors.
- **The eCommerce market has accelerated**, increasing significantly in size over the last two years and we're seeing increasing competition through on-demand, crowd-sourced providers, and global competitors.
- **Ongoing digitisation** is continuing to drive declines in letter volumes. And with more people using digital banking, bill payment and government services, we're seeing a drop in the usage of some Post Office services.
- **Changing customer and community expectations**, meaning customers want fast services, simple processes, seamless customer experiences and expect companies to make a positive contribution to the environment.
- **Our regulatory and Community Service Obligations** also factor into any strategic decisions we make.

We've been through a comprehensive process to refresh our strategy and purpose, with these factors firmly in mind, and teams across the workforce helped develop and inform our purpose of 'Delivering a better tomorrow'.

Underpinning our purpose are our three strategic imperatives:

- Supporting each other
- Delighting our customers and communities
- Creating a sustainable future

To help us deliver these imperatives, we have six strategic priorities, which are the things we must do to deliver on our strategy:

- 1) Win in eCommerce delivery services.
- 2) Reimagine the Post Office network.
- 3) Create market leading digital experiences.
- 4) Build a sustainable letters service.
- 5) Simplify our products and services.
- 6) Uplift culture and leadership; simplify operations and systems.

More detailed information and financial statements, including the notes thereto, are contained in Australia Post's Annual Report and Statement of Corporate Intent, which is incorporated by reference into this Information Memorandum. Australia Post's Annual Report and Statement of Corporate Intent is available on the internet at www.auspost.com.au.



Our commitment to sustainability

Our [2025 Sustainability Roadmap](#) outlines our plan to deliver a sustainable future, including specific targets for 2025. Our annual reports provide an overview of our business activities and our financial, environmental and social performance in a single integrated report. Our annual reports are prepared in accordance with legislative requirements, the Integrated Reporting framework, the Global Reporting Initiative and the Ten Principles set out in the UN Global Compact.

Australia Post is targeting Net Zero by 2050, which is why we are undertaking a comprehensive and multifaceted range of initiatives in line with the [United Nations \(UN\) Sustainable Development Goals \(SDGs\)](#). These include:¹

- Reducing our carbon emissions;
- Increasing our electric delivery vehicle fleet;
- Investing in renewable energy sources;
- Increasing use of sustainable packaging;
- Reducing, reusing and recycling materials;
- Facilitating a circular economy; and
- Increasing transparency in our supply chain.

Supporting communities

Through our partnerships and programs, with organisations like Beyond Blue, the Australian Red Cross and the Indigenous Literacy Foundation, we are helping build stronger, more connected communities around the country by:

- Improving mental health and wellbeing;
- Preparing for, recovering from, and responding to disasters; and
- Improving children's literacy.

¹ <https://auspost.com.au/about-us/corporate-responsibility/our-environment>



Our Sustainable Finance Framework

Australia Post has developed this Sustainable Finance Framework (**Framework**) to demonstrate how Australia Post intends to use sustainable finance to support Australia Post's purpose and sustainability strategy. Australia Post will contribute towards sustainable development by earmarking proceeds to finance or refinance eligible green and social projects that deliver positive environmental and social outcomes, and this Framework demonstrates how Australia Post may contribute towards meeting the UN SDGs.

This Framework establishes how Australia Post may enter into sustainable finance use of proceeds instruments (**Sustainable Finance Instruments**) including:

- Green Bonds and/or Green Loans that are aligned with the Green Bond Principles (GBP) and Green Loan Principles (GLP), and certified with the Climate Bonds Standard and Certification Scheme (CBS) (if applicable);
- Social Bonds and/or Social Loans that are aligned with the Social Bond Principles (SBP) and Social Loan Principles (SLP); and
- Sustainability Bonds and/or Sustainability Loans that are aligned with the Sustainability Bond Guidelines (SBG), GBP, SBP, GLP and SLP.

This Framework is comprised of the following sections, and each sustainable finance instrument will be aligned, at a minimum, to the activities detailed within these sections.

- 1) Use of proceeds
- 2) Process for project evaluation and selection
- 3) Management of proceeds
- 4) Reporting
- 5) External review

In future, Australia Post may also consider entering into other types of sustainable debt instruments and this Framework may be subsequently updated as the sustainable finance market evolves.

1. Use of proceeds

The net proceeds raised through use of proceeds Sustainable Finance Instruments will be earmarked to finance or refinance new or existing eligible green projects and/or eligible social projects that deliver positive environmental and/or social outcomes, align with and contribute towards meeting the UN SDGs.

More specifically the net proceeds of each:

- Green Bond or Green Loan entered into under this Framework will be exclusively applied to finance or refinance, in part or in full, new and/or existing eligible green projects.
- Social Bond or Social Loan entered into under this Framework will be exclusively applied to finance or refinance, in part or in full, new and/or existing eligible social projects.
- Sustainability Bond or Sustainability Loan entered into under this Framework will be exclusively applied to finance or refinance, in part or in full, new and/or existing eligible green projects and eligible social projects.





This section of the Framework describes the eligible green projects and eligible social projects that will be earmarked by Australia Post to Sustainable Finance Instruments, which includes assets, investments and other related and supporting expenditures.

Eligible green projects









Eligible green projects must contribute to environmental objectives such as:



- Climate change mitigation;
- Climate change adaption;
- Natural resource conservation;
- Biodiversity conservation; and
- Pollution prevention and control.

The following listing includes a sample of eligible green projects which may be considered by Australia Post.

GBP / GLP Categories	Climate Bonds Standard Sector Criteria	Examples of Potential Eligible Green Projects	UN SDG Contribution
Renewable energy	<u>Solar Energy</u>	<p>This includes expenditures related to renewable energy projects including:</p> <ul style="list-style-type: none"> • Installation of rooftop solar panels for own use; and • Purchase of Renewable Energy Certificates (RECs) including large-scale generation certificates (LGCs). <p>LGCs will exclude power generated from nuclear and natural gas facilities.</p> <p>Australia Post commits to hold the associated environmental attributes by retiring RECs.</p> <p>Where practical Australia Post will establish longer term agreements.</p>	 
Energy efficiency		<p>This includes expenditures related to the installation and / or upgrades of energy efficient products and equipment including:</p> <ul style="list-style-type: none"> • Installation of LED lights; • Other improved lighting technology; • Lighting controls; • HVAC mechanical upgrades; • Energy efficient hot water installations; • Wall insulations; • Building ceiling fabric and finishes; 	 



GBP / GLP Categories	Climate Bonds Standard Sector Criteria	Examples of Potential Eligible Green Projects	UN SDG Contribution
		<ul style="list-style-type: none"> • Fast action door & skylights; • Traditional building management systems. <p>Where boilers are required for heating hot water, Australia Post will invest in electric heat pumps and exclude oil and gas boilers.</p>	
<p>Pollution prevention and control</p>	<p><u>Waste management</u></p>	<p>This includes expenditures related to reduction of air emissions, greenhouse gas control, waste prevention, waste reduction, waste recycling.</p> <p>This may include expenditure related to used tyres that are collected/ recovered, sorted, and further transported to a third-party recycler for recycling or processing.</p> <p>Waste collection will support source segregation of waste and the recycling activity will exclude e-waste.</p>	    
<p>Circular economy adapted products, production technologies & processes</p>		<p>This includes expenditures related to repair and reuse of products including:</p> <ul style="list-style-type: none"> • Used Unit Load Devices (ULDs) (e.g. ULD lid and gate repairs); and • Tyres (e.g. retreading of used tyres by third party service providers for Australia Post’s reuse) <p>These products are being put back to their original use with minimal or no further pre-processing.</p>	
<p>Clean transportation</p>	<p><u>Low Carbon Transport</u></p>	<p>This includes expenditures related to the acquisition of electric vehicles including but not limited to:</p> <ul style="list-style-type: none"> • Electric trucks; • 3-wheeled electric delivery vehicles (eDV); and • Hybrid passenger vehicles (that generate 75gCO₂/km or less, based on lab tests WLTP or NEDC procedures). <p>Expenditures may also include development of electric vehicle infrastructure, limited to:</p> <ul style="list-style-type: none"> • EV charging stations; 	 

GBP / GLP Categories	Climate Bonds Standard Sector Criteria	Examples of Potential Eligible Green Projects	UN SDG Contribution
		<ul style="list-style-type: none"> • Battery storage on site; and • Infrastructure upgrades to allow for EV charging <p>This category excludes parking facilities.</p>	
Green buildings	<u>Buildings</u>	<p>This includes expenditures related to leasing and refurbishment of green commercial buildings with a minimum NABERS rating of 5 stars, Green Star 5 star ratings and/or which qualify under the Climate Bonds Initiative (CBI) Low Carbon Buildings Criteria (as aligned to the CBS).</p> <p>Expenditures will include leasing costs related to Australia Post’s new headquarters in Burnley, which will be fitted out to achieve the necessary green building certifications. The operating lease payments for Australia Post’s headquarters (designed specifically for the Company’s operations) for which Australia Post is either the sole or the anchor tenant. The operating leases will extend beyond the duration of any Sustainable Finance Instrument. The expenditures may also include refurbishment costs incurred for the buildings to achieve the relevant certifications.</p>	 










Eligible social projects

Eligible social projects must directly aim to address or mitigate a specific social issue and/or seek to achieve positive social outcomes especially, but not exclusively, for a defined target population(s). A social issue threatens, hinders, or damages the wellbeing of society or a specific target population. Examples of target populations include, but are not limited to, those outlined below. Depending on specific contexts and circumstances, the specific target population may also address the needs of the general public:


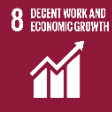

- Living below the poverty line
- Excluded and/or marginalised populations and/or communities
- People with disabilities
- Migrants and/or displaced persons
- Undereducated
- Underserved as a result of lack of access to essential goods and services
- Unemployed
- Women and/or sexual and gender minorities
- Ageing population and vulnerable youth
- Vulnerable groups, including as a result of natural disasters

The listing below includes a sample of eligible social projects which may be considered by Australia Post.

SBP / SLP Categories	Examples of Potential Eligible Social Projects		UN SDG Contribution
Employment generation and programs	Procurement from Indigenous businesses and social enterprises into the supply chain	This includes expenditures related to Australia Post's indigenous business procurement and social enterprise programs. Australia Post defines social enterprises to include businesses which trade to intentionally tackle social problems such as: <ol style="list-style-type: none"> i) Improving communities; ii) Creating employment and training opportunities for members of society who are disadvantaged, or 	 

SBP / SLP Categories	Examples of Potential Eligible Social Projects		UN SDG Contribution
		<p>underrepresented such as people with disability, minority groups; or</p> <p>iii) Protecting the environment.</p> <p>These enterprises use at least 50% of their profits to work towards their social mission.</p> <p>Australia Post defines indigenous enterprises as commercial businesses that are at least 51% owned by Aboriginal and Torres Strait Islander people.</p> <p>All procurement related to harmful products, child labour and forced labour will be excluded and a maximum of 15% of proceeds will be allocated to this category.</p>	
<p>Socioeconomic advancement and empowerment²</p>	<p>Community partnerships and facilitated giving programmes: Providing grants/donations and facilitating donations for its community partners non-profit organisations</p>	<p>This includes expenditures related to Australia Post’s support provided to its partner non-profit organisations through:</p> <ul style="list-style-type: none"> • Collaborative work on key initiatives designed to support programmes that serve the public interest, such as: <ul style="list-style-type: none"> ○ Helping Australians look after their mental health and wellbeing; ○ Building disaster preparedness, response, and recovery capacity of Australians; and ○ Improving access for First Nations children to books and educational resources. • Annual donations; • Value in kind; • Volunteer time; or • Financing management costs. <p>Programs or organisations that promote religious or political activities are excluded from this category of expenditure.</p>	    
	<p>Charity Mail: Providing charities and not-for-profit organisations with discounted delivery services</p>	<p>This includes expenditures related to Australia Post’s Charity Mail program, under which Australia Post assists charities and non-for-profit organisations that are:</p> <ol style="list-style-type: none"> i) Registered with the Australian charities and not-for-profits Commission (ACNC) as deductible gift recipients (DGR); and ii) Sending fund raising or donation requests or promoting their charitable activities. <p>Programs or organisations that promote religious or political activities are excluded from this category of expenditure.</p>	

² A maximum of 10% of proceeds will be collectively allocated between i) Community partnerships and facilitated giving programmes; and ii) Charity Mail.

SBP / SLP Categories	Examples of Potential Eligible Social Projects		UN SDG Contribution
	<p>Concession Mail: Providing concession card holders with discounted services</p>	<p>This includes expenditures related to Australia Post’s concession mail service, under which Australia Post offers concession card holders a free MyPost concession account entitling them to concession stamps and other benefits.</p> <p>Someone can apply for a MyPost concession account if they hold any of the following Australia Federal Government concession cards:</p> <ul style="list-style-type: none"> • Pensioner Concession Card • Health Care Card • Commonwealth Seniors Health Card • Department of Veterans’ Affairs Card • Veterans’ Repatriation Health Card 	
	<p>Free PO Boxes for homeless</p>	<p>This includes expenditures related to Australia Post’s free PO box service for homeless, giving individuals experiencing homelessness an address at a participating post office, where they can securely receive important documents and help re-establish connections.</p>	
<p>Access to essential services</p>	<p>Community Service Obligations for rural and remote locations</p>	<p>This includes expenditures related to providing or delivering letter services to rural and remote locations as a part of the Community Service Obligations set by the Federal government.</p> <p>Financing of expenditures under this activity will be limited to:</p> <ul style="list-style-type: none"> • Infrastructure costs of new postal offices in rural and remote locations where such services did not exist; and • Upgrading existing services in rural and remote areas of Australia. 	
	<p>Community Services: Provision of banking services in rural and remote locations</p>	<p>This includes expenditures related to Australia Post’s provision of agency services on behalf of financial institutions through its Bank@Post program in rural and remote areas where there are limited or no bank branches or where commercial banking services have been withdrawn.</p> <p>Such services include:</p> <ul style="list-style-type: none"> • Providing cash deposits; • Withdrawals; • Credit & debit cards payments; and • Checking account balances on behalf of banks where Australia Post’s existing postal network provides these services. <p>Expenditures under this activity may also include capex such as system expenditures.</p>	  

SBP / SLP Categories	Examples of Potential Eligible Social Projects		UN SDG Contribution
		Australia Post does not charge any fees to the targeted population for providing Bank@Post services at its Post Offices. However participating financial institutions may separately charge their own fees in relation to Bank@Post transactions.	

The eligible categories under the GBP/GLP and SBP/SLP may be expanded over time.

Look-back periods

Australia Post will disclose the look-back period in the bond documentation with the objective of addressing the recommendation made in the GBP and SBP, and:

- Clarifying which eligible projects are existing projects being refinanced and which are for financing of new projects; and
- Disclosing the maximum period Australia Post look back from each proposed issuance date to identify existing eligible projects for refinancing through green, social or sustainable bond issuance.
- In case of refinancing operating expenditure (Opex), the look-back period will be capped at 36 months.

Exclusionary criteria

Australia Post is committed to not knowingly using the proceeds of its Sustainable Finance Instruments towards financing or refinancing of projects or assets that fall within certain exclusionary criteria. The exclusionary criteria include categories such as:

- Projects related to acquisition, development, operation and maintenance of new or existing fossil-fuel based electricity generation capacity;
- Projects associated with or related to gambling and/or the arms and ammunition industries;
- Manufacture or wholesale of tobacco products; and
- Manufacture or retail sale and distribution of any products and services that are prohibited by any commitments under an international convention or treaty instrument to which Australia is a signatory.
- Projects or assets restricted by Climate Bond Standards requirements (where deemed applicable).

2. Process for project evaluation and selection

The process for project evaluation and selection will ensure that the net proceeds of each Sustainable Finance Instrument entered under this Framework will meet the criteria set out above. This process and Australia Post’s broader approach to sustainability and sustainable finance is described below.

Selection of eligible projects will be performed on behalf of the Australia Post by Australia Post’s Asset and Liability Committee (ALCO), and staff from Group Treasury, Group Finance, Group Sustainability, with input from other specialists as required, as well as departments with responsibility for managing the earmarked assets and projects, and guidance from Bond Arranger(s).

Additionally, the ALCO will work with staff from our Group Sustainability and Community teams to identify and evaluate potential material environmental and social risks associated with eligible projects. With such risks primarily mitigated through due diligence processes including alignment with Australia Post Group’s Policies and also the Post-Issuance Verification.

An overview of the process for project evaluation and selection is shown below:

Initial Project Selection
Initial Review of Portfolio
Endorsement by Asset and Liability Committee
Approval in accordance with Delegations of Authority
Tracking and Reporting Established
Second Party Opinion, Pre-Issuance Verification and Certification
Green / Social / Sustainable Finance Instrument Issuance
Post-Issuance Verification

3. Management of proceeds

To manage the net proceeds of each Sustainable Finance Instrument entered into under this Framework, Australia Post will establish a Sustainable Finance Instrument Register. This will be an internal register of all eligible projects earmarked against each Sustainable Finance Instrument. This register will be updated on an annual basis.

Sustainable Finance Instruments will be tracked and reported via the use of internal information systems and financial records of Australia Post. Each Sustainable Finance Instrument will have an amount equal to the net proceeds booked under an allocated position, established for each Sustainable Finance Instrument within Australia Post’s internal systems.

The use of proceeds will also be tracked and monitored by Australia Post’s Asset and Liability Committee (ALCO).

Australia Post will endeavour to notionally allocate net proceeds of any Sustainable Finance Instrument to eligible projects within 36 months from the issuance date. During the tenor of any Sustainable Finance

Instruments, Australia Post will demonstrate that unallocated proceeds or surplus funds are invested in temporary investments which are:

- Cash, or cash equivalent instruments such as short-term money market instruments; or
- Projects or assets that do not include greenhouse gas intensive projects which are inconsistent with the delivery of a low carbon and climate resilient economy.

4. Reporting

Australia Post understands the importance of transparency and disclosure and will publish a Sustainable Finance Report on an annual basis, containing use of proceeds reporting, impact reporting, and assurance updates.

The following reporting will be made publicly available:

Item	Frequency	Availability
Sustainable Finance Framework	Prior to entering into the first Sustainable Finance Instrument under this Framework and any subsequent updates	Australia Post website
Second Party Opinion on Framework	Prior to entering into the first Sustainable Finance Instrument under this Framework and any subsequent updates	Australia Post website
Climate Bond Certification (if applicable)	At issuance of any Green Bonds or Green Loans certified by the Climate Bond Standard	Australia Post website
Annual Sustainable Finance Report	Annually for all outstanding Sustainable Finance Instruments, including use of proceeds and impact reporting	Australia Post website
Annual Assurance Report	Annually for all outstanding Sustainable Finance Instruments	Australia Post website

The Annual Sustainable Finance Report will contain at least the following details:

- A list of the green and/or social projects being financed or refinanced utilising bond or loan proceeds;
- A brief description of the green and/or social projects and the amounts disbursed or invested;
- Allocation of bond or loan proceeds to each green and/or social project;
- The expected positive environmental and/or social impacts of the green and/or social projects, as well as expected positive economic contributions;
- Qualitative performance indicators and if available quantitative performance measures of the impact of nominated projects and assets; and

- Alignment with the GBP, GLP SBP, SLP, SBG and the UN SDGs.

In addition, the Annual Sustainable Finance Report will also disclose the following:

- Intended types of temporary investment instruments for the management of unallocated proceeds, if applicable; and
- The external verifier appointed by Australia Post.

5. External review

Second Party Opinion, Pre-Issuance Verification and Certification

Australia Post has sought a Second Party Opinion over the alignment of this Framework to the applicable market principles, from Sustainalytics, prior to establishment of this Framework. A copy of the Second Party Opinion can be found on our website.

Pre-issuance verification may also be obtained for Sustainable Finance Instruments where certification under the CBS is being sought.

Post-issuance Verification

An appropriate external verifier will be engaged, on an annual basis, to provide an annual review and limited assurance report to verify the internal tracking and the allocation of funds from the Sustainable Finance Instruments entered into under this Framework to eligible green projects and / or eligible social projects as appropriate.

Where required, post-issuance verification for Sustainable Finance Instruments certified under the CBS will be provided, in line with CBS requirements.

Appendices

1. Impact reporting

We will look, where considered feasible, to utilise potential sustainability impact reporting indicators summarised below, as further detailed in the [ICMA Green, Social and Sustainability Bonds Resource Centre](#) and guidance developed by the ICMA Impact Reporting Working Groups, subject to the availability of information and confidentiality requirements. We will endeavour to report against all indicators of chosen categories but note that not all may be applicable to all Sustainable Finance Instruments.

GBP Categories	Sample Green Project Reporting Indicators
Renewable energy	<ul style="list-style-type: none"> • Annual GHG emissions reduced/avoided in tonnes of CO2 equivalent. • Annual renewable energy generation in MWh/GWh (electricity) and GJ/TJ (other energy). • Capacity of renewable energy plant(s) constructed or rehabilitated in MW. • Number of sites powered.

Energy efficiency	<ul style="list-style-type: none"> • Annual energy savings in MWh/GWh (electricity) and GJ/TJ (other energy). • Annual GHG emissions reduced/avoided in tonnes of CO2 equivalent.
Pollution Prevention and control	<ul style="list-style-type: none"> • Annual tonnes of waste avoided from entering landfill. • Tons of rubber from tyres recycled or processed without being burnt. • Number of tyres re-treaded. • Tons of waste segregated.
Clean transportation	<ul style="list-style-type: none"> • Number of clean vehicles deployed (e.g. electric). • Estimated reduction in fuel consumption.
Circular economy adapted products, production technologies & processes	<ul style="list-style-type: none"> • Percentage increase in materials, components and products that are reusable, recyclable, and/or certified compostable as a result of the project and/or in absolute amount in tonnes p.a.
Green buildings	<ul style="list-style-type: none"> • Annual GHG emissions reduced/avoided vs local baseline/baseline certification level. • Percentage of energy use reduced/avoided vs local baseline/building code. • Renewable energy generated on site. • Applicable ratings e.g. Star Ratings for buildings.

SBP Categories	Sample Social Project Reporting Indicators
Socioeconomic advancement and empowerment	<ul style="list-style-type: none"> • Dollars of subsidy provided to charity partners. • Number of mail items delivered for charity partners.
Access to essential services	<ul style="list-style-type: none"> • Number of financial service transactions. • Dollar value of financial service transactions. • Number of people with access to financial services.
Employment generation, and programs	<ul style="list-style-type: none"> • Dollars spent through Supply Nation in both absolute and percentage of total procurement spend. • Jobs created/supported, and or/retained. • Dollars spent through Social Traders in both absolute and percentage of total procurement spend, number of people with a disability employed if known.

2. Contact details

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