

Impact fund 2026 community customer grants guidelines

As a customer-owned bank, we believe in the power of community. That's why Bank Australia's impact fund supports projects for people and planet.

Our annual grants round supports projects and programs that will have a positive impact in areas that are important to our customers. We want to help our customers have an even bigger impact in their

communities. This year, community customers can apply for a grant of up to \$25,000.

We commit a portion of our annual after-tax profits to the Bank Australia impact fund. Each grant is made possible by our customers who choose to use their money as a force for good and tell us which issues are important to them.

Community customer grants

Our community customer grants are for community customers (organisations) who are creating change in areas that are important to the bank's customers. Our customers care strongly about:

- Climate action
- Nature and biodiversity
- Affordable and accessible housing
- First Nations Recognition and Respect
- Refugees and people seeking asylum
- Just and fair economy
- Universal access to education
- Family violence
- Animal welfare
- LGBTIQ+ inclusion
- Gender equality
- Disability inclusion

Application process



Date	Process
12 March 2026 (12pm AEDT)	Grant applications open
23 April 2026 (5pm AEST)	Grant applications close
Mid May	Applications shortlisted
Early June	Shortlist reviewed and final recipients confirmed by evaluation committee
Early June	Successful recipients contacted
Mid June	Unsuccessful recipients contacted
Early July	Grant funds distributed

Eligibility criteria

Applicants must be an organisation, such as a not-for-profit, community, school, volunteer or social enterprise with an ABN. Deductible gift recipient status is not required. Religious, political or commercial organisations are not eligible.

Applicant organisations must have held a Bank Australia or Qudos Bank account from 30 June 2025 (or earlier) to apply for this year's grants.

Applicants who received a grant in both 2024 and 2025 are not eligible in 2026, but can apply in 2027.

Applicants must provide evidence of financial status (profit and loss report, balance sheet and statement of cash flow) upon request from Bank Australia and hold

appropriate applicable insurance policies (workers' compensation, volunteer personal accident, public liability and products liability).

Applicants must complete the online application form and submit it by the closing time of 5pm AEST 23 April 2026, and provide any further requested information in support of their application upon request from Bank Australia.

Applications must be for projects where the activity will occur between 1 July 2026 and 30 June 2027 and all grant funds must be disbursed during this period.

Applicants can only submit one application per round. Applications must address **one** of the following areas:

Climate action	Taking action in Australia on climate mitigation, climate adaptation and climate justice
Nature and biodiversity	Protecting Australia's natural environment including flora and fauna
Affordable and accessible housing	Supporting people in Australia to have access to housing that is affordable and meets their needs
First Nations Recognition and Respect	Building unity and respect with Aboriginal and Torres Strait Islander peoples and supporting their strengths
Refugees and people seeking asylum	Supporting fair and humane treatment for refugees and people seeking asylum
Just and fair economy	Contributing to an economy that works for everybody in Australia
Universal access to education	Increased equality of education opportunities for all people in Australia
Family violence	Preventing family violence and/or supporting people who have been affected by family violence
Animal welfare	Supporting the humane treatment of animals
LGBTIQ+ inclusion	Supporting equality and equal opportunity for people of diverse genders, sexes and sexualities
Gender equality	Supporting equality for all genders
Disability inclusion	Supporting increased independence, opportunity and equality for people with disability

Applications must meet the terms and conditions on [page 3](#)

Assessment

Applications will be assessed on a competitive basis, on the following criteria:

Capacity

The organisation has the ability to implement the project, including appropriate staffing, skills and previous experience managing similar projects.

Impact

The organisation has the ability to make an impact in the selected priority area/sector through their proposed activities, anticipated outcomes and ability to evaluate and measure impact.

Eligibility

The organisation and the project meet the eligibility criteria. Refer to the **evaluation criteria** on [page 4](#) for more information.

Terms and conditions

Bank Australia will not fund:

- commercial activities that are not linked to achieving positive impact
- fundraising activities, competitions, prizes or awards
- organisational core operating costs such as funding for permanent staff members, insurance and utilities
- activities, projects, programs and events that take place outside of Australia or that have already taken place
- any organisation that has received a grant in both of the two years immediately prior to the current year. For example, **if an organisation was successful in 2024 and 2025, they are not eligible to apply in 2026;** they could next apply in 2027.

Eligible projects can receive funding from other sources, including in-kind support, and funding applied for, but not confirmed at the time of making an application to the 2026 grants round.

Bank Australia will also consider the following factors in making final grant decisions:

- providing opportunities for new and emerging organisations and communities
- funding programs that offer an innovation or address an unmet opportunity in the community
- giving priority to applications where a grant will comprise the majority of external funding (i.e. 50% or more) in recognition that grants are intended to support projects that may otherwise not proceed
- supporting a variety of groups and geographic locations within Australia.

Bank Australia may, in its absolute discretion, choose to fund a project for an amount less than the requested amount.

By submitting the application, the applicant:

- agrees that all of the information contained in the application is complete and accurate in all respects;
- acknowledges Bank Australia's right to disqualify an application, or withdraw funds from a project should the bank become aware that the applicant has provided inaccurate, misleading or incomplete information in connection with the application;

- agrees that Bank Australia may promote the project and any organisation associated with the project and will cooperate with Bank Australia in such promotion activities; and
- agrees that any sums granted to the applicant will be spent in a manner in keeping with the objectives of the Bank Australia impact fund and in compliance with all applicable laws.

Incomplete applications will not be assessed and applications will not be returned to applicants.

Past receipt of funding from the Bank Australia impact fund is no guarantee of future funding.

Applicants acknowledge and accept that application decisions are final, definitive and supersede any representations, arrangements and understandings which may have arisen between Bank Australia and the applicant.

Applicants accept that Bank Australia is not able to provide feedback regarding the selection of successful applications, or feedback on individual applications.

Successful applicants will be contacted in June 2026, and will be required to sign a grant agreement with Bank Australia.

The agreement includes clauses requiring the successful applicant to:

- expend all funds received from the Bank Australia impact fund for the purpose stated in the application;
- expend all funds received from the Bank Australia community customer grants round within FY26/27;
- be involved in promotional, media, communication and marketing opportunities where appropriate opportunities arise; and
- provide a final report to Bank Australia on impact achieved by the project.

If you have any questions about the application process please contact impact@bankaust.com.au

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Criteria	Not Evident (0)	Poor (1)	Fair (2)	Good (3)	Very Good (4)	Excellent (5)
The project aligns with a customer priority area/s (10%)	Project does not align to any of the priority areas.	Project has a weak link to one or more of the priority areas.	Project has a plausible link to one or more of the priority areas.	Project has a clear link to one or more of the priority areas.	Project has a clear and convincing link to one or more of the priority areas.	Project has a very clear and convincing link to one or more of the priority areas.
The project will create a meaningful and positive impact in the selected priority area/s (40%)	Project does not describe benefits to the priority area/s.	Project describes limited benefits to the priority area/s.	Project describes some benefits to the priority area/s, but does not demonstrate how these will be achieved.	Project clearly describes benefits to the priority area/s, with limited demonstration of how these will be achieved.	Project clearly describes benefits to the impact area, with some demonstration of how these will be achieved.	Project very clearly describes benefits to the priority area/s, and clearly demonstrates how these will be achieved.
The project can be measured and evaluated (25%)	Project does not include plans for measurement or evaluation.	Project has limited plans for measurement or evaluation.	Project has some plans for measurement or evaluation, but these are not specific.	Project has plans for evaluation and identifies realistic measurement tools and processes.	Project has clear plans for evaluation and identifies how it will use measurement tools and processes.	Project has very clear plans for evaluation and clearly identifies how it will use measurement tools and processes to achieve this.
The organisation has experience/ capacity in implementing similar projects and is likely to achieve its aims (25%)	Organisation or staff have no experience in similar projects. Project budget and timeframes are unrealistic.	Organisation or staff have limited experience in similar projects. Project budget and timelines may be unrealistic.	Organisation or staff have reasonable experience in similar projects with limited demonstration of previous success. Project budget and timelines are somewhat realistic.	Organisation or staff have reasonable experience in similar projects with some demonstration of previous success. Project budget and timelines are realistic.	Organisation or staff have extensive experience in similar projects with clear demonstration of previous success. Project budget and timelines are very realistic.	Organisation and staff have extensive experience in similar projects with clear demonstration of previous success. Project budget and timelines are very realistic. Project is likely to achieve and exceed goals.