

ANZ Community Charter

ANZ is committed to enhancing the social and economic well-being and prosperity of the communities where our people live and work, and where our business operates. Our involvement is underpinned by our value to earn community trust.

We aim to be leaders in addressing the major social issues that involve the financial services industry - in particular financial literacy and financial inclusion.

Our programs also provide opportunities for our staff to support causes that are important to them.

Our focus is on developing innovative programs, with clear aims, and meaningful outcomes, that make a lasting difference to people's lives.

Financial Literacy and Inclusion

We have made a significant, long-term commitment to the financial literacy and inclusion of Australians.

We recognise that for many marginalised groups in Australian society, poor financial literacy and the inability to access mainstream financial services can lead to low levels of savings, unsustainable levels of personal debt, financial stress and the personal distress this can create.

We are using our resources and expertise to build the financial knowledge, skills and confidence of all Australians, particularly the most vulnerable.

Scope

This Community Charter defines the overall scope, specific commitments, implementation approach and governance and accountabilities, which will ensure that we achieve our community objectives.

The Community Charter is led by Corporate Affairs and involves individual business and functional divisions who are accountable for aspects of implementation.

Commitments

ANZ's *Community Investment Strategy* aims to:

1. Create opportunities for our people to engage with their local communities and support the causes that are important to them through:

- ANZ Volunteers - providing eight hours paid volunteer leave per annum for all staff
- Community Giving - our workplace giving program
- ANZ Community Fund - empowering our branch staff with resources to fund community projects in their local markets and get involved in 'grass roots' business and community partnerships.

2. Increase the financial literacy and inclusion of adult Australians, particularly those most vulnerable, through programs such as:

1. **Building the most financially fit workforce in Australia** - helping our people improve their own financial fitness through education and training programs.
2. **Financial literacy leadership and knowledge building** - using our knowledge and expertise to build understanding and capability, particularly among industry, government and community leaders.
3. **Innovative programs to improve financial literacy and financial inclusion in Australia:** working with community partners to help those in need by delivering a range of programs designed to improve their financial knowledge.
4. **Simple, responsible products, services and customer communication:** making financial services easier for our customers to access, use and understand.

We are also committed to robust, independent assessment of our performance against the targets we set for ourselves and international best practice.

We report our aims, actions and outcomes openly, honestly and frequently.

Governance and Accountabilities

The accountability for implementing this Charter is assigned as follows:

- ANZ Board of Directors
 - Reviewing ANZ's community performance against the ANZ Community Charter on an annual basis.
- ANZ Chief Executive Officer
 - Agreeing Group performance objectives and benchmarks
 - Endorsing specific community charter policies and procedures
 - Reviewing progress and achievement on a regular basis.
- ANZ Business and Functional Division Heads
 - Integrating the Charter's requirements and commitments into their business activities and achieving agreed targets.
- ANZ Group Corporate Affairs
 - Leading and monitoring group-wide development, implementation, performance and outcomes.
 - Reporting progress, performance and outcomes status to our stakeholders.