

Next steps for our financial inclusion and capability partnerships

More than 160,000 Australians have learnt how to manage and save their money better through participating in our financial literacy programs.



A third-party review of ANZ's approach to financial inclusion and capability identified it as among the most effective in the world. It also found that successful delivery of key programs, MoneyMinded, MoneyBusiness and Saver Plus, sees them meeting their original objectives of helping build the money skills and savings of people on lower-incomes and those at risk of exclusion from mainstream banking.

There is still much to be done and working with our partners we now aim to reach a further 200,000 people over the next five years through Money Minded, across the countries where we operate. The review and our response are linked below.

More information:

- [Review of ANZ financial inclusion and capability approach and programs – Executive Summary \(PDF 252kB\)](#)
- [Moving ahead - our response \(PDF 24kB\)](#)

Features

- [Matched savings program expands](#)
- [Supporting clients' social & environmental management](#)

Matched savings program expands



We have committed to reach a further 14,000 Australians and help them to develop a savings habit through our matched savings program Saver Plus. The program helps people on lower incomes build their financial knowledge, establish a savings habit and save for their own or their children's education. Research tells us that Saver Plus establishes savings habits which continue well after participation in the program.

A new Saver Plus site in Ringwood, Victoria, was recently opened by Jenny Macklin, the Federal Minister for Families, Community Services and Indigenous Affairs. The launch was hosted by our community partner, Berry Street, and Ringwood will now link with 60 other Saver Plus sites and almost 500 ANZ branches across Australia to deliver the expansion of the program.

Saver Plus is funded by ANZ and the Australian Government and delivered through partnerships with the Brotherhood of St Laurence, The Smith Family, The Benevolent Society, Berry Street and other community organisations.

More information:

- [The Department of Families, Community Services and Indigenous Affairs Media Release](#)
- [Saver Plus](#)

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- [Supporting clients' social & environmental management](#)

Supporting clients' social & environmental management



Over 4,000 business lending staff have completed specialist training to recognise better and help our clients manage social and environmental risks. We now plan to expand the training to more of our customer-facing staff across all countries in which we operate.

Sameer Sawhney, ANZ's Head of Institutional Banking, Asia Pacific, says: "the social and environmental risk training allows us to make better decisions, quicker. It's an important part of our own risk management but it also helps us to add value to our clients."

Recently, the training prompted relationship managers in China to contact our specialist Sustainable Development advisory team to understand better how to identify and monitor social and environmental risks of a then prospective client.

Working with us, the prospective client, a global natural resources company, appointed a third party social and environmental advisor to assess its business and operations. As a result, the company's activities and social and environmental risks were well understood throughout the due diligence process and an action plan formulated to improve performance.

More information:

- [Staff training and education](#)

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