

ANZ Premium Partner



Important notices

This brochure is designed to provide a summary and general overview of the subject matter covered for your information only. Every effort has been made to ensure the information in the brochure is reliable, however a formal agreement between ANZ and each ANZ Premium Partner shall be entered into and contain full details of the relationship between ANZ and the ANZ Premium Partner including the terms, conditions and limitations. All rates and commissions referred to in this brochure are current as of the date of this brochure and are subject to change. This material does not take into account your personal needs and financial circumstances and you should consider whether it is appropriate for you. ANZ does not accept any responsibility or liability for any taxation consequences which may arise for ANZ Premium Partners. You should seek your own independent legal, financial and taxation advice before acting or relying on any of the content contained in this brochure.

Introducing ANZ Premium Partner

ANZ has been supporting Australian brokers for more than 50 years. Now, we are proud to introduce ANZ Premium Partner, an exclusive proposition for our commercial and asset finance brokers who meet our eligibility criteria.

What to expect as an ANZ Premium Partner:

- Preferential service
- Better financial rewards
- Everything you need in one place
- A better banking experience for your clients

In addition, we look forward to developing long term relationships with you and offering full banking solutions for you and your clients.

Introduction

Everything you need from ANZ – in one place

ANZ Premium Partners will enjoy special privileges and access to everything ANZ can offer.

Respecting your client relationships

You are an important business partner for us, and we know how hard you have worked to build trusting relationships with your clients. Becoming an ANZ Premium Partner will add value to those relationships, because your Premium Relationship Manager will work directly with you and your clients to meet their financial needs.

At all times, our focus will be to support and strengthen your client relationships. We will keep you involved in any discussions we have with your clients and keep you posted as deals progress. That's what partnership is about.

Combined commercial, residential and asset finance

You'll also be able to write combined commercial, residential and asset finance deals.

That means you can provide total banking solutions to cover more of your clients' needs, strengthen the relationship you have with them and diversify your business.

Your own Premium Relationship Manager

You'll also have a dedicated Premium Relationship Manager as your single point of contact for everything you need. And because your Premium Relationship Manager looks after a select group of Premium Partner brokers and clients, you receive more personalised attention and service.

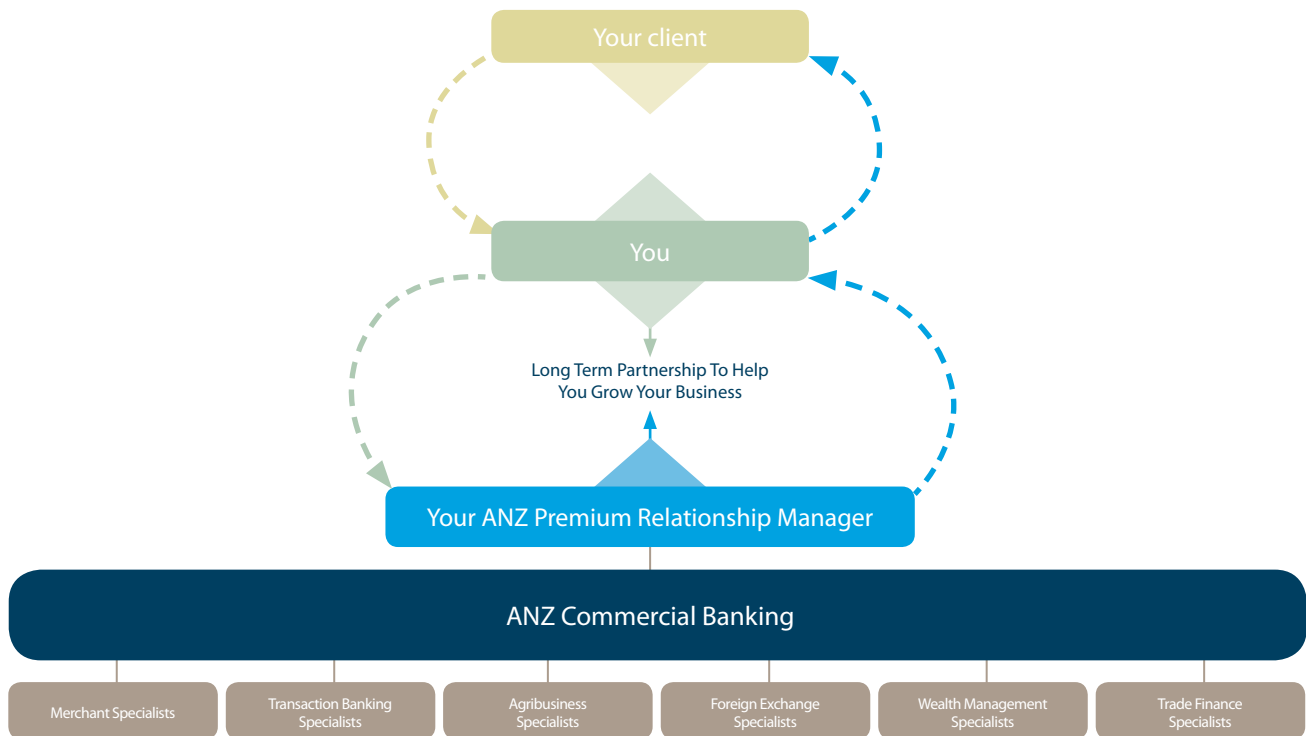
Your Premium Relationship Manager is an experienced business banker who will:

- Have the authority to approve your clients' lending requirements*
- Be accessible and easy to reach whenever you need information
- Keep you posted as deals progress, in an open and transparent way
- Take the time to understand you and your clients' needs
- Have access to a network of ANZ specialists, including Asset Finance Managers as well as a support team to make sure your applications get priority.

* subject to ANZ's lending criteria and the Premium Relationship Manager's Credit Approval Discretion limit.

It's all about you

Access commercial banking solutions and specialists via your Premium Relationship Manager



Commercial finance brokers – better financial rewards

Long-term rewards for portfolio relationships

We will work with you to identify cross-sell opportunities with your clients and reward you when the relationship changes from transactional to full service banking.

The reward structure is focused on a clear objective of relationship driven business rather than single transactions.

To access ANZ Premium Partner rewards and to boost your earning potential as a Premium Partner, you'll need to:

- Provide cross-sell opportunities to ANZ
- Have the capacity to write and maintain a significant amount of profitable commercial business

How it works for commercial finance brokers

To qualify for Premium Partner rewards, introduce new clients to ANZ and refer to the table below.

Step 1 - Sell Commercial Lending products and receive upfront and trail commission.

Step 2 - Add Main Transaction Accounts and receive trail commission on the average monthly credit balance.

Step 3 - Then cross-sell three or more eligible products to increase the Commercial Lending trail commission from 0.20% to 0.25%.

Eligible Premium Partner products and commission

	Commercial Lending	Upfront Commission	Trail Commission	Paid
Step 1	Commercial Lending loans for business purposes: <ul style="list-style-type: none"> • Business Loan • Business Mortgage • Commercial Bill • Fully Drawn Advance 	0.55% [^]	0.20%	At the end of the month following settlement and trail paid monthly based on average monthly balance
	<ul style="list-style-type: none"> • Business Overdraft 	0.55% [^]	–	At the end of the month following settlement
Step 2	Main Transaction Account <ul style="list-style-type: none"> • Business Cheque Account • Business Extra 	–	0.20% on average monthly credit balance	At the end of the month following settlement payable for a period of 3 years from date of opening account
Step 3	Cross-sell 3+ eligible products <ul style="list-style-type: none"> • Trade • Markets • Commercial Cards • Merchants • Financial Planning • Private Bank • Asset Finance* • Mortgages* 	–	Additional 0.05%	Additional 0.05% trail on commercial lending products [#] reviewed quarterly and paid monthly thereafter based on the average monthly balance

* Additional commission payable subject to your individual plans with ANZ Commercial Broker and ANZ Mortgages where applicable.

[^] 0.55% upfront up to \$2.5M (50% of the LAF thereafter up to total lending of \$15M)

[#] Please refer to the ANZ Premium Partner agreement for more detailed information on commissions and qualifying criteria for each eligible product. Please note that commissions are still paid via your Aggregator.

Commercial finance brokers – better financial rewards

Earning Scenarios

The following scenarios demonstrate how your earnings can increase by being a Premium Partner.

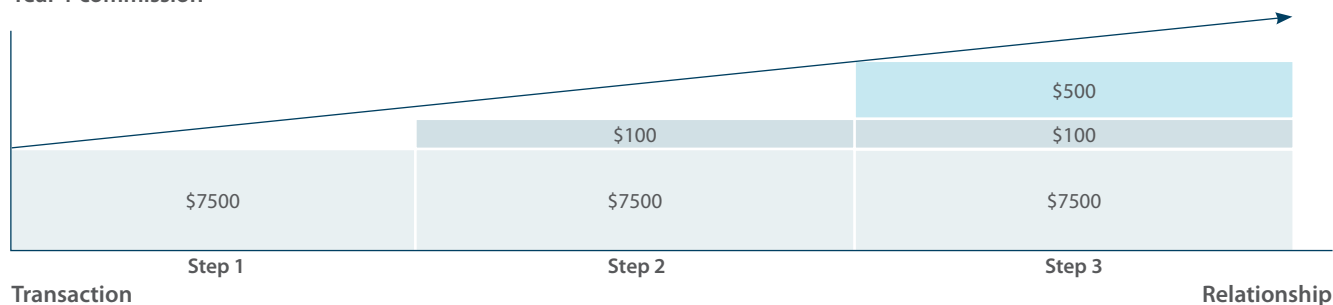
	Commercial Lending	Transaction Banking	Other ANZ products	Commission	(\$)
Step 1	✓ ANZ Business Loan	-	-	0.55% upfront + 0.20% trail	1. ANZ Business Loan (\$1M) \$5,500 upfront + \$2,000 trail = \$7,500 TOTAL = \$7,500 (Year 1)
Step 2	✓ ANZ Business Loan	+ ✓ Business Cheque Account	-	0.55% upfront + 0.20% trail (commercial lending) + 0.20% trail (transaction banking accounts)	1. ANZ Business Loan (\$1M) \$5,500 upfront + \$2,000 trail = \$7,500 2. Business Cheque Account (\$50,000) \$50,000 x 0.20% = \$100 trail TOTAL = \$7,600 (Year 1)
Step 3	✓ ANZ Business Loan	+ ✓ Business Cheque Account	+ ✓ Asset Finance (vehicle)* ✓ Director's Mortgage* ✓ Merchants	0.55% upfront + 0.20% trail + 0.05% trail (commercial lending) + 0.20% trail (transaction banking accounts) Note: to qualify for the additional 0.05% trail on commercial lending products, 3 or more eligible ANZ products must be cross-sold.	1. ANZ Business Loan (\$1M) \$5,500 upfront + \$2,000 trail = \$7,500 2. Business Cheque Account (\$50,000) \$50,000 x 0.20% = \$100 trail 3. Cross-sell 3+ other ANZ products ANZ Business Loan (\$1M) x 0.05% = \$500 trail TOTAL = \$8,100 (Year 1) + additional commission where applicable*

* Additional commissions are payable subject to your ANZ Asset Finance Broker Agreement and ANZ Mortgages where applicable.

Example

Earn more commission when you cross-sell more products.

Year 1 commission



Asset finance brokers – better financial rewards

Upfront commission for new commercial client relationships

If you're an asset finance broker, we will work on your behalf to cross-sell ANZ's commercial lending solutions to your clients – and whenever we close a deal, you'll get rewarded.

Importantly, if one of your clients talks to us about asset finance, we will refer them back to you. Asset finance is your business, your expertise and the basis of your relationship with your clients which is something we understand and respect.

To access ANZ Premium Partner rewards and to boost your earning potential as a Premium Partner, you'll need to:

- Provide cross-sell opportunities to ANZ
- Have the capacity to write and maintain a significant amount of profitable commercial business.

How it works for asset finance brokers

For each eligible commercial lending and residential product in the table below that is cross-sold to a client, you receive upfront commission.

To qualify for the Premium Partner rewards you need to:

Step 1 - Continue selling asset finance

Step 2 and beyond - Allow ANZ to cross-sell to your clients

	Commercial Lending	Upfront Commission	Trail Commission	Paid
Step 1	Asset Finance	Deal by deal brokerage determined by you	Refer to individual Volume Bonus Incentive (VBI) Agreement	End of month in which the deal settles
Step 2	Commercial Lending loans for business purposes* • Business Loan • Business Mortgage • Commercial Bill • Fully Drawn Advance • Business Overdraft	0.50%	–	1 month after settlement
Step 3	Mortgage Home Loan^	0.30%	–	1 month after settlement

* 0.50% upfront commission of the total lending amount between \$50K - \$4M. Upfront commission is capped at \$20,000.

^ 0.30% upfront commission of the limit on any Residential Loan, subject to Terms & Conditions of the Mortgage Introducer Agreement.

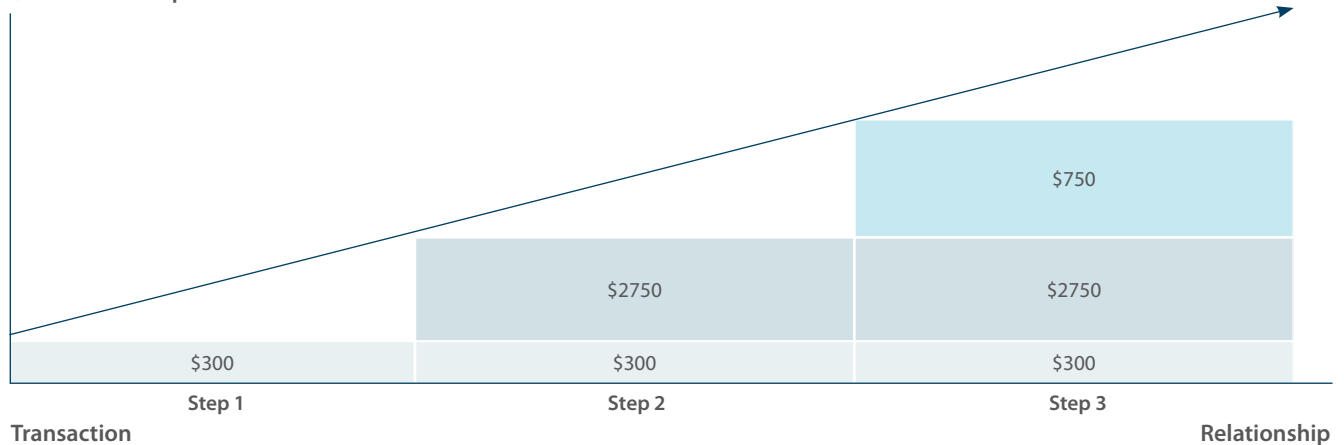
Earning scenario

The following steps demonstrate how your earnings can increase by being a Premium Partner.

	Asset Finance	Commercial Lending	Residential Lending	Commission	(\$)
Step 1	✓ Car Loan	-	-	Individual VBI	1. Average Brokerage on Car Loan TOTAL = \$300 upfront
Step 2	✓ Car Loan	+ ✓ Business Loan	-	Individual VBI + 0.50% (commercial loan)	1. Average Brokerage on Car Loan \$300 2. Average Business Loan* $\$550,000 \times 0.50\% = \$2,750$ TOTAL = \$3,050 upfront
Step 3	✓ Car Loan	+ ✓ Business Loan	+ ✓ Director's Mortgage	Individual VBI + 0.50% (commercial loan) + 0.30% (mortgage)	1. Average Brokerage on Car Loan \$300 2. Average Business Loan* $\$550,000 \times 0.50\% = \$2,750$ 3. Average Mortgage* $\$250,000 \times 0.30\% = \750 TOTAL = \$3,800 upfront

* Based on average ANZ business customer profile

\$ commission upfront



It's all about you and your clients

A convenient banking experience

Premium service at ANZ

We understand how hard you've worked to gain your clients' trust and we respect the relationship you have with them, so we want to ensure you can offer them a more convenient banking experience.

As an ANZ Premium Partner, you'll be able to offer your clients access to your ANZ Premium Relationship Manager. That's great news for your clients for two reasons: they get to deal directly with one of ANZ's business bankers, and they get more personalised attention because each Premium Relationship Manager only looks after a select group of brokers and clients.

Our Premium Relationship Managers have the expertise and approach your clients are looking for, and can provide genuine recommendations that create value for their business.

Everything in one place

Whatever your client's need, our Premium Relationship Managers can make it happen.

ANZ has a comprehensive range of business banking options, making it easier to get things done. From business to personal and everything in-between, ANZ can meet your needs.

A range of flexible financial solutions

The advantage of dealing with a full-service bank is that, when your clients are talking to you about what's important to them, we can offer solutions that meets their needs, such as:

- **Smoothing out the peaks and troughs of cashflow** with convenient business banking transaction accounts, merchant facilities, short-term investments and overdrafts
- **Funding growth without sacrificing working capital** with asset finance and leasing solutions as well as our comprehensive range of business finance and international trade solutions
- **Helping secure the future** with financial planning, mortgages and investment loans, wealth management, insurance, risk management and superannuation solutions.

Let us create value for your business

ANZ Commercial Broker – your specialist team

ANZ Commercial Broker is a specialist team who are dedicated to meeting the needs of commercial finance and asset finance brokers.

Together, we will:

- Be easily accessible via phone, online, in person or at ANZ business centres
- Take the time to help you understand how ANZ can benefit your clients
- Make it easy for you to write more business and earn more rewards
- Build long-term relationships with you.

Register your interest

ANZ Premium Partner is an exclusive group and accessible by invitation only.

To find out more about becoming an ANZ Premium Partner and the qualifying criteria, talk to your ANZ Broker Manager today.

Contact us any time

ANZ Commercial Broker



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