

Health and Safety Management System Overview

Document Control

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Version History

Draft	Date	Nature of Amendment
Version 3.1	13/5/2013	Updated Attachments and Health and Safety Management System references.
Version 3.0	10/8/2012	Updates in response to Model Work Health and Safety legislation, updated Health and Safety Policy and other Attachments.
Version 2.4	22/12/11	Updated Attachments
Version 2.3	21/02/11	Updated Attachments
Version 2.2	08/07/10	Updated Attachments
Version 2.1	08/02/10	Updated attachments and new template applied.
Version 2.0	23/2/2009	Updated elements of HSMS to align with AS/NZS 4804; updated attachments
Version 1.2	10/12/2007	Updated Health and Safety Policy
Version 1.1	13/08/2007	Updated attachment, Health and Safety Policy
Version 1	21/05/2007	Document Creation

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Introduction

INTRODUCTION

ANZ believes the safety, security, and the physical and mental wellbeing of our people lies at the heart of each person's ability to contribute to ANZ's success.

ANZ has moved from a purely compliance-based approach to Health, Safety and Security to one that also proactively supports the physical and emotional wellbeing of our people.

ANZ's vision is of a workplace where staff can be assured of going home no less healthy than when they arrived at work.

In order to achieve this, ANZ has put in place a robust system to identify, evaluate and control factors in the workplace and our operations, which may affect the safety, health, security and well-being of employees, customers, contractors, visitors and members of the public.

ANZ provides resources, including internal and external expertise, and supporting policies and procedures, to achieve these aims and to continuously improve health, safety and security throughout the organisation.

ANZ's Health and Safety Management System

ANZ'S HEALTH AND SAFETY MANAGEMENT SYSTEM

The primary objectives of ANZ's Health and Safety Management System (HSMS) are to promote a healthy workforce, to maintain a safe system of work and to proactively support the physical and emotional wellbeing of our people.

ANZ's Health and Safety Management System (HSMS) is aligned and consistent with the requirements set out by standards on occupational health and safety management systems AS/NZS4801:2001, AS/NZS4804:2001 and OHSAS18001:2007. Our system is regularly audited by external, certified auditors.

Based on the continuous improvement cycle, the system applies the 5 key principles of health and safety management (shown in the diagram below):

- Commitment and Policy
- Planning
- Implementation
- Measurement and Evaluation
- Review and Improvement.



The five principles at work

THE FIVE PRINCIPLES AT WORK

PRINCIPLE 1 - COMMITMENT AND POLICY

ANZ's senior management, with assistance from line management, is responsible for providing and ensuring the overall direction and performance of ANZ in health and safety including:

- endorsing policy
- ensuring availability and allocation of adequate resources for policy implementation; and
- ensuring organisation performance is monitored and remediation and improvement measures are identified and implemented.

Senior managers are expected to lead by example by demonstrating leadership in safety and making their managers accountable for health and safety in the workplace.

ANZ is committed to meeting all legislative health and safety requirements and continuously improving health and safety performance.

The Health and Safety Policy outlines ANZ's commitment to providing a safe system of work for employees, customers, contractors, visitors and members of the public. It is signed by the Chief Executive Officer (CEO), is available on 'Max" (ANZ's Intranet) and www.anz.com, and is displayed on health, safety & wellbeing noticeboards throughout the bank.

See Attachment 1:
ANZ's Health and Safety Policy

The five principles at work

PRINCIPLE 2 - PLANNING

Planning identification of hazards, hazard/risk assessment and control of hazards/risks

ANZ has established, implemented and maintained documented procedures for hazard identification, hazard/risk assessment and control of hazards/risk relating to ANZ operations.

Legal and other requirements

Procedures are established, implemented and maintained to identify all legal and other health and safety requirements directly related to our operations.

The objectives and targets are quantifiable, clear, realistic and time-based and are endorsed by the ANZ Board. Targets are documented in Divisional and Business Unit Strategic and Operational Health and Safety Plans.

Progress against objectives and targets are measured and reviewed on a regular basis to ensure continuous improvement in health and safety performance.

Health and safety management plans

ANZ has developed and implemented a documented health and safety planning system to ensure that health and safety management strategies are operating effectively and objectives and targets are being achieved. By taking a proactive approach to health and safety within the workplace and planning ahead, the focus is on prevention activities that eliminate or reduce hazards at the source. This will reduce workplace injury and illness.

health and safety requirements are formally and systematically planned for and appropriate resources are allocated to ensure implementation

and outcomes are measured against documented objectives, targets and the policy.

There are three levels of health & safety planning:

- ANZ Health and Safety Group Plan
- Strategic Health and Safety Plans
- Operational Health and Safety Plans.

The Health & Safety Group Plan is developed on an annual basis and monitored and reviewed by ANZ Health, Safety and Wellbeing (HSW) at regular intervals throughout the year. It describes the major activities that are undertaken by members of ANZ HSW to improve ANZ HSMS and health and safety performance for the coming bank financial year.

Three year Strategic Health and Safety Plans and annual Operational Health and Safety Plans have been developed to reduce injury and illness and better integrate activities so that health and safety becomes part of the way we do business.

The plans target specific activities associated with health and safety to ensure that those activities are commensurate with the workgroup health and safety risk profile and that adequate resources (time, people and budget) are allocated accordingly.

Management, employees and others working on behalf of ANZ have access to current health and safety information including health and safety legislation via 'Max' (ANZ's intranet). health and safety documentation is amended to reflect legislative changes as they occur.

ANZ ensures that relevant information on legal and other requirements are

The five principles at work

communicated to employees and contingency labour, as required.

Objectives and targets

ANZ has established, implemented and maintained health and safety objectives and targets at the Corporate, Division and Business Unit levels of the bank. ANZ evaluates its health and safety performance by setting objectives and targets based on the overall goals for health and safety performances identified in the ANZ Health and Safety Policy.

Strategic Health and Safety Plans detail at Divisional and Business Unit levels, the commitment that will be adopted and demonstrated by leaders at all levels to integrate and embed health and safety into the way business is carried out.

Operational Health and Safety Plans set out, at the workplace level, what health and safety actions will be completed, how those actions will be carried out, who will carry them out and by when.

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PRINCIPLE 3 - IMPLEMENTATION

Ensuring capability

Resources:

ANZ provides resources (including human and financial resources, specialised skills and technology) to implement, maintain and continuously improve health and safety within the bank.

ANZ's processes include:

- identifying and allocating people resources for the implementation of the ANZ HSMS at a corporate, division/ business unit and workplace level
- allocating resources that adequately address the size and nature of the ANZ business
- maintaining equipment and facilities to support a safe and healthy workplace
- allocation of appropriate budget to support the implementation of ANZ's HSMS
- identifying and organising training to ensure necessary competencies at all levels within the organisation are met
- arrangements for the effective communication of health and safety information
- arrangements for effective employee consultation; and
- arrangements for specialist advice and services.

Integration

ANZ's HSMS is integrated where possible into business operations including, but not limited to organisation policies, training and development, information technology, performance review, procurement/ purchasing, communication and reporting.

Accountability and responsibility

ANZ has defined, designated, documented and communicated the health and safety accountabilities, responsibilities and authorities for health and safety for all employee levels within the organisation and for all relevant roles (e.g. Health and Safety Representatives, wardens, first aid officers) and other relevant parties (e.g. visitors).

The five principles at work

Consultation

ANZ has documented procedures for employee consultation and involvement on work health and safety issues. The procedures outline the process for consulting on health and safety issues, as well as the process for electing/selecting and training of health and safety employee representatives and health and safety management representatives. The procedures are made available to all staff via the Intranet.

Health and Safety Committees have been established in the States and Territories of Australia and in New Zealand, with management and employee representatives from a variety of business units attending.

The interests of employees, contingency labour and employers are represented at these forums to enable free and open discussion to occur and agreement to be reached. The minutes of Health and Safety Committee meetings are published on the intranet.

ANZ involves employees and others working on behalf of ANZ in the development, implementation and review of processes and procedures related to hazard identification, risk assessment and risk controls and in the management of hazards at a local workplace level. They are also consulted in relation to changes that affect health and safety in the workplace.

Training and competency

ANZ has a documented procedure for health and safety training and competency. The procedure outlines how health and safety competencies are outlined and maintained.

Health and safety training is a key component of ANZ's HSMS and there is a range of health and safety courses that target specific job roles and activities.

ANZ provides training for the following:

- Senior Managers
- Line Managers
- all employees (regardless of role in the organisation)
- selected contractors (with ANZ salary numbers)
- staff who perform a particular health and safety function (e.g. First aid officers and Health and Safety Representatives); and
- staff who perform specific job functions (e.g. Task-specific manual handling training and education of staff).

Some training is performed using online learning modules on ANZ's web-based learning management and delivery system). Other forms of competency based health and safety training require participants to demonstrate competency in achieving certain skills via an instructor led forum.

The five principles at work

Support Action

Communication

ANZ has established procedures for ensuring that pertinent health and safety information is communicated to and from employees and other relevant parties e.g. service providers.

ANZ uses various methods to communicate health and safety information, including: through Health and Safety Plans, Intranet, training courses, e-mails, notice boards, health and safety posters, health and safety checklists, health and safety matters discussed at team meetings and Health and Safety Committee meetings; contract management meetings; internal publications (Business Unit Newsletters, Bulletins, World Magazine).

Reporting

Health and safety reporting occurs at a number of levels within ANZ, with both internal and external reporting being undertaken on a regular basis.

Internally there is reporting on a large number of health and safety performance indicators and prevention activities, including:

- regular report to the Board, senior leadership team
- bi-monthly report to the senior leadership team
- monthly report to the Operational Risk Executive Committee; and
- weekly Lost Time Incident report to Divisional and Business Unit management.

External reporting covers the following areas:

- public reporting (e.g. [Annual Report](#), [Corporate Responsibility Report](#))
- regulatory reporting (e.g. Audit, Incidents, Workers Compensation Claims, Return to Work, Self-insurers submissions); and
- Reputation Index Reporting (e.g. Dow Jones Sustainability Index, FTSE4Good, GMI Ratings).

The five principles at work

Documentation

ANZ has established, implemented and maintained information that describes the health and safety management system and provides reference to other related health and safety documentation. The information is available in an electronic format and is available to all ANZ employees via 'Max' (ANZ's intranet).

Document & data control

ANZ has a procedure in place to ensure that documents in relation to health and safety are handled and controlled in a systematic manner.

The procedure covers requirements for the distribution, accessibility, storage, modification, review and control of health and safety policies, procedures and related documents and data. The system aims to ensure that all personnel have access to health and safety documentation and only the correct version is available for use.

Records and information management

ANZ has established, implemented and maintained a process for records and information management. The process addresses the identification, collection, indexing, filing, storage, maintenance, retrieval, retention, disposition and access of records and HSMS information.

The five principles at work

Hazard identification, risk assessment and risk control

Hazard identification

ANZ has a formal and documented process for hazard identification. ANZ has identified health and safety hazards via a formal risk assessment process and included these in ANZ's Corporate Health and Safety Risk Profile.

From this Corporate Risk Profile, each Division and Business Unit will review the relevant risk profile and control document (major building, branch or business centres) against their operations and adapt the actions in their Health & Safety Plans to the risks that apply to their workgroups.

At a workplace level, hazards are formally identified via localising generic risk assessments (e.g. First Aid), workplace inspections and other checks (e.g. workstation self check, driving safety check).

Ongoing hazard identification will take place, for example through industry benchmarking, Regulator input, consultation, audits and incident investigation.

Risk assessment

Risk assessments have been undertaken on identified hazards using a formal risk assessment process. The process is outlined on 'Max' (ANZ's intranet) and is available to all managers and others working on behalf of ANZ to use.

Initial and residual risks are determined using a risk assessment matrix. The risk indicator is used to qualitatively assess the level of risk and guide decision making for risk control options.

Generic risk assessments have been completed at a corporate level and Line Managers are required to review and apply these to their local work environment.

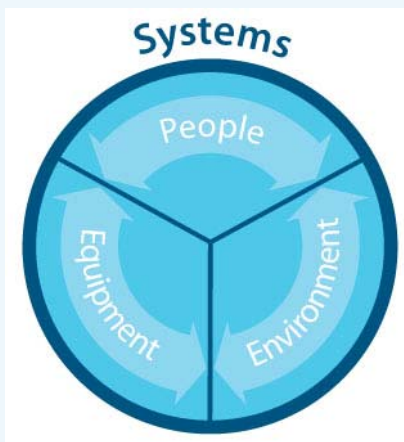
Other risk assessments are applied on an as-needs basis. Line Managers are also required to complete Hazard Management training.

The five principles at work

Risk control

At ANZ, we aim to manage hazards by controlling at the source. Hazards can arise from a number of sources:

- Products that staff, contractors or the public may use or be exposed to (equipment)
- Places where staff may work or where equipment may operate (work environment)
- The activities of ANZ staff and contractors (people); and
- Interactions between people, products and the work environment (system).



Hazards identified through the risk assessment process are controlled using the 'Hierarchy of Control' method. When selecting risk controls, the preferred approach is to always try to eliminate the hazard.



Evaluation

ANZ evaluates and reviews the effectiveness of the hazard management process and resulting risk controls on a regular basis. This includes the review of corporate risk assessments, work instructions, procedures, the Bank risk profile, emerging hazards and incident data. The goal is to ensure that the established risk controls continue to be maintained and work effectively and efficiently.

Divisions and Business Units routinely review hazard identification, risk assessment and risk control outcomes as part of the health and safety planning process.

The five principles at work

Design

To ensure design processes do not introduce health and safety risk into the organisation, ANZ has implemented hazard management principles to identify, assess and control risk arising from the design process for facilities and items of plants or equipment.

Administrative (procedural) control

ANZ has developed and implemented documented procedures and work instructions where the absence of such procedures could adversely affect health and safety. ANZ's documented health and safety procedures enable processes to be communicated and applied in a uniform manner. The process procedures ensure the proper control of workplace activities that will improve workplace health and safety.

Purchasing products and services

ANZ ensures that when introducing products and services into the organisation that hazard identification, risk assessment and risk control principles are applied to the process. ANZ has in place a system to ensure that purchased products and services conform to ANZ's health and safety requirements.

The five principles at work

Contingency preparedness and response

Emergency preparedness

ANZ has identified potential emergency situations and has documented safety procedures for each of these. All staff complete training in emergency evacuation and receive a workplace induction that covers site specific emergency evacuation requirements. Procedures are reviewed on a regular basis.

ANZ ensures emergency procedures are periodically tested.

Incidents involving employees

Health and safety incidents and any associated injuries are managed within ANZ so that:

- the impacts of the incident on people are minimised (e.g. establishment of first aid arrangements)
- factors which resulted in the incidents are identified and action taken to prevent recurrence; and
- employees who experience injury or illness in a work related incident will be rehabilitated to their pre-injury duties wherever possible.

Critical incident recovery planning

ANZ has in place a process to ensure critical incidents are managed properly in the workplace.

The process covers, but is not limited to: workplace fatality; armed hold-up or other external physical threat. Employees and others who work for ANZ who are not physically harmed may be psychologically affected. ANZ has in place steps to resolve this through defusing, debriefing and counselling.

The five principles at work

PRINCIPLE 4 - MEASUREMENT AND EVALUATION

ANZ has put in place procedures to monitor and measure operations and activities that can cause illness and injury. The following is monitored on a regular basis:

- Overall health and safety performance
- Conformance with health and safety objectives and targets
- Compliance with health and safety legislation; and
- Effectiveness of operational controls.

Inspection, testing and monitoring

ANZ ensures that documented procedures for the inspection, testing and monitoring related to health and safety in the workplace are established, implemented and maintained. This ensures that plant and equipment used and processes and operations undertaken in the workplace conform to regulatory and ANZ requirements.

HSMS Audit

Health and safety audits are undertaken in ANZ to ensure systematic review and examination of the Health and Safety Management System is undertaken to determine the effectiveness of its implementation.

Internal and external audits are some of the regular checks of the Health and Safety Management System that are conducted nationally each year within ANZ. The audits help improve health and safety at ANZ and also form an integral part of our self-insurance licence re-applications.

There are three types of audits that occur at ANZ:

- Internal audits and reviews - A schedule is conducted for each state by ANZ Health, Safety and Wellbeing staff.
- Self-Insurance Audits - Conducted by external auditors in each state (excluding Northern Territory) annually in order to maintain our Self-insurer's licences. Results, including an action plan, are submitted to the State Regulator.
- Regulator Audits - These are audits conducted as part of ANZ's re-application for our Self-Insurer's Licence in each state. They may be conducted by an officer of the state health and safety Regulator, or the Regulator may appoint an external auditor.

The five principles at work

Corrective & preventative Actions

General

ANZ ensures corrective actions are taken to address the findings and recommendations reached as a result of inspections, testing, audits and other reviews of the HSMS.

Corrective and preventative action is documented and implemented to ensure any issue or problem identified is managed appropriately to prevent future injury/illness. The process also includes a systematic follow up to ensure action effectiveness.

Information on corrective actions is found in the relevant procedures.

Incident investigation, corrective and preventive action

ANZ has a documented procedure for the management of incidents. All incidents, including near misses must be reported and all incidents must be investigated.

The incident investigation process seeks to understand the factors involved in incidents and put in place appropriate control strategies to prevent recurrence.

The approach taken, the time and resources required and the complexity of the investigation is determined by the level of risk, i.e. by a combination of the:

- severity of the worst credible outcome of the incident; and
- the probability of an incident of this severity recurring.

Incidents that rate medium to high risk using the ANZ risk assessment matrix, or result on a Lost Time Injury (full shift lost) require a full investigation using the ANZ Incident Investigation Report Template.

The key steps for completing an investigation at ANZ are:

- gather incident data
- identify incident factors
- establish controls (apply the hierarchy of control) in consultation with affected people
- prepare a report and action plan; and
- review and evaluate.

The five principles at work

PRINCIPLE 5 - REVIEW AND IMPROVEMENT

ANZ aims to continuously review and improve its health and safety management system and health and safety performance.

Review of the HSMS

In addition to the formal audit of the effectiveness of the implementation of the Health and Safety Management Systems, ANZ reviews and seeks to continuously improve its management of health and safety.

ANZ has in place a documented process for health and safety management system review. Triggers that may initiate the review process include: internal audit results, external audit results, changes to legislation/policy, changes to organisational structure; organisation objective/target changes; suitability of performance measures; changes in workplace or work practices; results of incident investigations.

The review includes, but is not limited to: objectives and targets, responsibilities, policy, processes, procedures and other management system documentation.

Continual improvement

ANZ has put in place processes to ensure the continual improvement of the HSMS. This is achieved by the continual evaluation of performance against the Health and Safety Policy, objectives and targets in order to identify opportunities for improvement.

Attachment 2

- Attachment 1: ANZ's Health and Safety Policy
- Attachment 2: ANZ self-insurance licences for workers compensation in ACT, NSW, QLD, SA, TAS, VIC and WA.
- Attachment 3: Workers compensation certificate for NT (supplied by Allianz)
- Attachment 4: ACC Partnership Program Certificate for ANZ National Bank Ltd

Attachment 2

ATTACHMENT 1

ANZ'S HEALTH AND SAFETY POLICY



Health and Safety Policy

Our commitment

ANZ aims to protect the health, safety and wellbeing of all people working on its behalf, customers and visitors. We commit to:

- implement a hazard/risk management program consistent with the nature of our workplace activities and scale of health and safety risks
- consult with people working on our behalf and relevant third parties (as appropriate) on workplace health and safety, and security related issues which may impact on health and safety

- provide health and safety information and training to people working on our behalf and visitors, as appropriate
- promote the well-being of employees
- achieve continuous improvement in health and safety by establishing and reviewing measurable targets and objectives, and reviewing the operation and performance of our health and safety initiatives
- comply with relevant health and safety legislation; and
- provide adequate resources, including specialist expertise, to achieve these objectives.

Roles and Responsibilities

People Working on Behalf of ANZ

People working on behalf of ANZ are responsible for:

- taking reasonable care for their own health and safety and that of any other person who could be affected by their activities; and
- complying with health and safety procedures and directions (including the proper use of equipment), completing required inductions or training, reporting work-related incidents and participating in rehabilitation programs.

Line Managers

In addition to the responsibilities above, Line Managers are also responsible for:

- observing, and enforcing through supervision, ANZ standards for global health and safety compliance
- developing, implementing and continuously improving safe work systems through consultation with all people working on behalf of ANZ and relevant third parties
- ensuring that safe workplaces (including safe plant and welfare facilities) are provided and monitored
- providing information, instruction and training to ensure people working on our behalf are able to carry out their work safely
- recording and investigating health and safety incidents and implement corrective actions; and
- promptly and effectively dealing with work-related injury and ill health through rehabilitation programs.

Executive/Senior Management

Executive/Senior Management is responsible and accountable to provide and ensure the overall direction and performance of ANZ in health and safety (and areas such as security which may impact on health and safety) including:

- establishing targets and objectives to realise the intentions of the health and safety policy
- ensuring availability and allocation of adequate resources for policy implementation
- monitoring organisation performance and ensuring remediation and improvement measures are identified and implemented; and
- ensuring all people working within their respective area of responsibility comply with their obligations relating to this policy.

Visitors and Others in Our Workplace

Visitors and other persons in our workplaces are responsible for:

- taking reasonable care of their own health and safety and for that of other persons who may be affected by their acts or omissions; and
- being aware of and complying with applicable ANZ health and safety policies, procedures and practices as advised in inductions and by other means.



Michael Smith
Chief Executive Officer, ANZ

Health and Safety Policy
HST000

Uncontrolled
Version 8.1, Issued May 2012

Next Review: May 2015

Attachment 2

ATTACHMENT 2

SELF-INSURER LICENCE – AUSTRALIAN CAPITAL TERRITORY



CERTIFICATE

AUSTRALIAN CAPITAL TERRITORY
WORKERS COMPENSATION ACT 1951

APPROVED
 SELF-INSURER

I, Brett Phillips, hereby grant exemption to

ANZ Banking Group Limited

ACN: 005 357 522

under the provision of Section 151 of the *Workers Compensation Act 1951* for a period of 3 years being

1 January 2012 to 31 December 2014

Brett Phillips
 Delegate for the Attorney-General

WORKSAFEACT

Attachment 2

SELF-INSURER LICENCE – NEW SOUTH WALES



1 March 2012

Ms Vas Eliades
 National Manager Injury Management Services
 Australia and New Zealand Banking Group Limited
 Level 2, 100 Queen Street
 Melbourne VIC 3000

Dear Ms Eliades

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED - GROUP SELF-INSURER LICENCE

I refer to the current three year self insurance licence of Australia and New Zealand Banking Group Limited due to expire on 31 March 2012 and your recent application to renew the self-insurer licence.

I am pleased to advise that WorkCover has granted a licence under section 211 of the Workers Compensation Act 1987 to Australia and New Zealand Banking Group Limited for the period of three years from 4.00 pm 31 March 2012 to 4.00 pm 31 March 2015, subject to the standard conditions in the attached licence.

Please note that licence conditions 6.1 and 6.2 relating to the requirements for Australia and New Zealand Banking Group Limited's OHS Management System have been amended to reflect the implementation of the National Self-Insurer OHS Audit Tool ("NAT"). The NAT provides better guidance to self-insurers, including examples on how to conform with the criteria, which has led to an increase in satisfactory compliance outcomes across self insurers in New South Wales.

For any specific enquiries regarding your licence, please contact Mr David Ng, Financial Analyst - Self & Specialised Insurer Licensing Branch on (02) 4321 5361 or e-mail david.ng.fin@workcover.nsw.gov.au.

Yours Sincerely

Chris Koutoulas
 A/Director
 Regulatory and Financial Services Group
 WorkCover NSW



Attachment 2

SELF-INSURER LICENCE - QUEENSLAND

Self-insurance Certificate of Currency



Name: Australia and New Zealand Banking Group Limited

of 833 Collings Street, Docklands Vic 3008

is the holder of self-insurance licence **SEI00000052** for a group employer:

for the period: 1 July 2010 to 30 June 2014

issued by Q-COMP, the Workers' Compensation Regulatory Authority

pursuant to section 72 of the *Workers' Compensation and Rehabilitation Act 2003*.

The members of the Licence are:

Australia and New Zealand Banking Group Limited ABN 11 005 357 522
(Licence member no 17)

OnePath Administration Pty Limited ABN 82 008 947 831
(Licence member no 30)

RI Advice Group Pty Ltd ABN23 001 774 125
(Licence member no 46)

RI Gold Coast Pty Limited ABN 61 105 039 629
(Licence member no 52)

RI Rockhampton & Gladstone Pty Ltd ABN 49 104 125 895
(Licence member no 69)

RI Townsville Pty Ltd ABN 38 099 127 321
(Licence member no 75)

RI Maroochydore Pty Ltd ABN 76 114 152 500
(Licence member no 81)


Millennium 3 Financial Services Pty Ltd ABN 61 094 529 987
(Licence member no 98)

Advice for Life Pty Ltd ABN 22 070 195 274
(Licence member no 103)

Financial Services Partners Group Pty Ltd ABN 84 087 851 198
(Licence member no 110)

Oasis Asset Management Ltd ABN 68 090 906 371
(Licence member no 126)

Elders Financial Pty Ltd ABN 48 007 997 186
(Licence member no 132)

Signed: 
Insurer Advisor

Date: 15 November 2010

Attachment 2

SELF-INSURER LICENCE – SOUTH AUSTRALIA



Attachment 2

SELF-INSURER LICENCE - TASMANIA

Permit: 17599/1(c)

Permit to Self-Insure

Pursuant to Section 105 of the
Workers Rehabilitation and Compensation Act 1988,
the WorkCover Tasmania Board grants:

**Australia and New Zealand
Banking Group Limited**

ACN: 005357552

this permit to self insure against the liabilities referred to in
Section 97 of the Act, subject to and in accordance with the
attached *'Permit Conditions to Self-Insure'*.

The permit holder must comply with the *'Permit Conditions to
Self-Insure'* throughout the period of the permit.

This permit was granted on 30 September 2004 for a period of 24
months. It was subsequently renewed, pursuant to section 108 of
the Act, in

2006 (36 months)

2009 (36 months)

2012 (36 months)

This permit remains in force until 30 September 2015, unless
varied, suspended or revoked by the WorkCover Tasmania Board.

The Common Seal of WorkCover Tasmania
was duly affixed in the presence of:




SECRETARY,
WORKCOVER TASMANIA,
10/12/2012

SELF-INSURER LICENCE- VICTORIA

**CERTIFICATE OF APPROVAL**

Pursuant to subsection 142(1) of the *Accident Compensation Act 1985* I, Ian Forsyth, Chief Executive, delegate of WorkSafe Victoria, hereby approve:

- Australia and New Zealand Banking Group Limited (ACN 005 357 522) as a self-insurer for a period of six years effective from 4pm on 31 August 2012, for workers employed by it and its wholly owned subsidiaries.

This approval is effective from the day on which it is signed.

A handwritten signature in blue ink, appearing to read "Ian Forsyth", written over a dotted line.

Ian Forsyth
Chief Executive, delegate of WorkSafe Victoria

10 August 2012

Attachment 2

SELF-INSURER LICENCE- WESTERN AUSTRALIA

		2 Bedbrook Place Shenton Park Western Australia 6008 www.workcover.wa.gov.au wa.gov.au	telephone 08 9388 5555 facsimile 08 9388 5550 advisory services 1300 794 744 TTY 08 9388 5537
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Our Ref: 0365-1960-06
Enquiries: Frank Keaney 9489 4739

Ms Yara Nuku
Injury and Claims Manager
ANZ Banking Group
6th Floor, Allendale Square
77 St Georges Terrace
PERTH WA 6000

Dear Yara

Annual Self Insurer Review

The application by ANZ Banking Group Ltd for continuing exempt employer approval pursuant to section 165 of the *Workers' Compensation and Injury Management Act 1981* (the Act) has been reviewed by WorkCover WA.

WorkCover WA agreed to recommend to the Minister that the exemption granted under section 164 of the Act be continued and that the level of securities (bank guarantee) be maintained at \$1.3M.

If you wish to discuss this matter further please contact Mr Frank Keaney, Standards and Monitoring Officer on 9489 4739 or email frank.keaney@workcover.wa.gov.au.

Yours sincerely


Paul Brookes
Manager Standards and Monitoring

22 April 2013

cc: Val Eliades

ANZ BANK
24 APR 2013
INJURY
MANAGEMENT
SERVICES

Attachment 3

ATTACHMENT 3

NORTHERN TERRITORY – WORKERS COMPENSATION CERTIFICATE

Friday, 21 December 2012



Workers Rehabilitation & Compensation Act 2008– Northern Territory

Certificate of Currency**STATEMENT OF COVERAGE**

The following insurance policy covers the employers' liability under the *Workers Rehabilitation & Compensation Act 2008 – Northern Territory*.

Common Law limited to \$2M any one person and \$2M in the aggregate any one event

This certificate is valid from: 31/12/2012 to 31/12/2013.

The information provided in this certificate is correct at: 21/12/2012

EMPLOYER'S INFORMATION

Policy Number
TWY0007975

Legal Name
AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED

Trading Name
AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED

ABN **ACN/ARBN**
11-005-357-522

Premium (Industry) Classifications
073210 Banks

IMPORTANT INFORMATION

This policy commences and finishes at 4:00pm on the dates specified above.

Yours sincerely,

Frank Mazzone
Workers' Compensation Manager - Victoria

Allianz Australia Insurance Limited ACN 000 122 850 ABN 15 000 122 850
Melbourne Corporate, GPO Box 9870, Melbourne, VIC 3001, Australia
Ph: +0061 (03) 9224 3868, Fax: +0061 (03) 8615 8117

Employers are required to ensure a valid certificate of currency is available for inspection at their principal office or place of business.



ATTACHMENT 4

NEW ZEALAND - ACC PARTNERSHIP PROGRAM

