



Transparency

Strengthening our approach to responsible business practices - particularly on human rights and environment “screening” - is the focus of a recent report to stakeholders.

The report details how we have:

- Updated our [human rights](#) commitment to reflect the release of the United Nations Principles on Business and Human Rights.
- Trained more of our business bankers to better support our clients in [managing the social and environmental impacts](#) of their businesses.
- Translated our [Code of Conduct and Ethics](#) training course ‘Living the Code’ into Indonesian Bahasa and Chinese Mandarin. All permanent and temporary employees, consultants and contractors are required to complete this course each year.

Details are in our annual “Communication on Progress” report, our third since becoming a signatory to the United Nations Global Compact (UNGC) in 2010.

More information:

- [2012/13 Communication on Progress report \(PDF 360kB\)](#)

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Supporting capacity building in Timor-Leste



Our business in one of the world's youngest nations - Timor-Leste - is supporting social and economic development and broader capacity building.

Our support was set out in our representations to an Australian parliamentary inquiry and includes:

- Bringing new services and expertise to the Timorese community through providing financial services which underpin the country's nation building, including enabling international banking transactions, trade services, electronic banking and financial and education assistance.
- Piloting our flagship financial literacy program for Pacific countries, MoneyMinded Pacific, in Timor Leste. About 75 percent of participants increased their savings as a result.
- Our volunteers providing technical expertise and ANZ providing funding to microfinance institutions to become (or remain) financially sustainable by building their expertise in credit risk management and technology expertise.

More detail is provided in our submission to the Australian Parliament's Joint Standing Committee on Foreign Affairs, Defence and Trade Inquiry into Australia's relationship with Timor-Leste.

More information:

- [ANZ Submission to the Australian Parliament's Joint Standing Committee on Foreign Affairs, Defence and Trade Inquiry into Australia's relationship with Timor-Leste \(PDF 120kB\)](#)

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Supporting our clients



Our business lending staff receive training in how to identify and assess social and environmental issues. The training is designed to help them make more informed decisions and support our clients' management of their social and environmental impacts.

Recently, about 250 senior staff in Hong Kong, Singapore, Sydney, Brisbane and Melbourne completed our Sustainability Leadership Program, which is delivered as part of our partnership with WWF-Australia. Recent participant Katherine O'Connor, Manager Project Structured Finance, commented "The workshop reinforced what we do in our day to day work and described great case studies that we can refer to, for reminders, back in the office."

This course is complemented by mandatory online training in social and environmental risk for all relevant staff; this has been completed by over 4,000 of our staff.

More information:

- [Responsible business lending](#)
- [Sensitive Sector Policies](#)
- [ANZ 2013 Interim Corporate Responsibility Report \(PDF 1.38MB\)](#)

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