



Equal Opportunity, Bullying and Harassment Policy Summary

Why does ANZ have this policy?

ANZ is committed to treating all people with dignity and respect. We firmly believe in the right of all people to work in an environment that is harmonious and free from discrimination or harassment, workplace bullying and victimisation, collectively known as unacceptable behaviour.

The purpose of this policy is to set out the conduct standards required of ANZ employees and contractors, and how to identify, report and help prevent unacceptable behaviour at ANZ.

This is one of the global policies supporting ANZ's Code of Conduct and Ethics.

How does this policy apply at ANZ?

This policy applies to all employees, contractors and directors of Australia and New Zealand Banking Group Limited and its controlled entities.

This policy relates to the treatment of employees, contractors, job applicants, customers, clients and visitors. It applies at ANZ workplaces during or outside working hours, and off-site for work related functions or activities, also considered the workplace for this policy.

All employees and contractors complete mandatory training, repeated every year. Breaches of this policy may lead to disciplinary action, including dismissal.

Key obligations

Under this policy those working at ANZ will:

- treat colleagues, job applicants, customers, visitors and anyone else associated with the workplace with dignity and respect
- not discriminate against anyone in the workplace (that is treat anybody less favourably because of their sex, sexual orientation, age, race, ethnic origin, religion or disability, or other attribute protected by anti-discrimination or any other applicable laws)
- not bully, harass or victimise anyone in the workplace
- report any unacceptable behaviour as soon as possible to their line manager, Human Resources representative or Contact Officer, as applicable to their location
- only make complaints of unacceptable behaviour based on truth and fact, and not intentionally make false or vexatious allegations.

Managers will:

- take all reasonable steps to ensure that ANZ's workplace is free from all forms of unacceptable behaviour
- lead by example, ensuring they do not engage in unacceptable behaviour
- treat all complaints seriously and take prompt steps to resolve or escalate any complaints made under this policy.

Role of Group Human Resources

Group Human Resources will:

- manage the implementation of this policy
- determine whether behaviour reported to them under this policy constitutes unacceptable behaviour
- investigate cases of unacceptable behaviour and implement appropriate action, or refer cases for investigation to the council or committee for this purpose applicable to the country where the report was made.

Last review: March 2014

Reviewed annually by: Group Human Resources