

ANZ  
CERTIFICATE POLICY

# CERTIFICATE POLICY

## 1. CERTIFICATES – PERMITTED USES

This ANZ Certificate Policy (**Certificate Policy**) is the principal statement of policy governing the permitted uses and Validity Period of Digital Certificates issued to personnel nominated by you under ANZ Digital Certificate Services.

### 1.1 Purpose and Parameters of Digital Certificate Use

Your Digital Certificates are administered by ANZ and issued:

- (a) to personnel you nominate (and who have been approved by ANZ) to hold those Digital Certificates
- (b) solely for use by such personnel to:
  - (i) authenticate themselves to ANZ;
  - (ii) confidentially access Designated Products;
  - (iii) initiate instructions to a member of ANZ Group;
  - (iv) digitally sign messages; and
  - (v) communicate with ANZ,

and are not to be used for any other purpose. Such issuance, holding and use is governed by the Controlling Documents and you agree to be bound by the terms of those documents

### 1.2 Limited Purpose and Liability

ANZ expressly disclaims all unauthorised use, and any liability arising out of such unauthorised use and/or use of Digital Certificates for any purpose other than those set out in this Certificate Policy.

### 1.3 Designated Products

ANZ Digital Certificate Services issues Digital Certificates to you and your Certificate Holders for the purposes of granting access to Designated Products.

Authorisation to access or use any Designated Products must be independently obtained from ANZ for each relevant Designated Product (for example, by agreeing to be bound by the relevant Designated Products Terms).

### 1.4 Relying Party

The party relying on the Digital Certificate is ANZ or another member of the ANZ Group, and in particular the business division responsible for the relevant Designated Products.

## 2. VALIDITY PERIOD

The Validity Period of a Digital Certificate issued under this Certificate Policy is 2 years.

## 3. RELEVANT DOCUMENTS

This Certificate Policy must be read in conjunction with the documents described in clauses 3.1 and 3.2 below.

### 3.1 ANZ Certification Practice Statement

The ANZ Certification Practice Statement (**CPS**) summarises:

- (a) the actual steps ANZ takes in issuing Digital Certificates and operating the ANZ Digital Certificate Services; and
- (b) other rights and obligations that you, and specifically your Certificate Managers and Certificate Holders, have under ANZ Digital Certificate Services.

Capitalised terms used in this Certificate Policy have the meanings given to them in section 13 of the CPS.

### 3.2 ANZ Digital Certificate Terms and Conditions

The ANZ Digital Certificate Terms and Conditions regulate your use of Digital Certificates and require performance of certain obligations to ensure the overall security of ANZ Digital Certificate Services is maintained. The provisions in respect of construction and general interpretation contained in the ANZ Digital Certificate Terms and Conditions apply to this Certificate Policy.

## 4. AUDIENCE

This Certificate Policy is only intended to be referred to by those persons who propose to subscribe or have subscribed to ANZ Digital Certificate Services.

