



# Private Advice Website Disclosure Information

13 May 2026

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# About this guide

This Website Disclosure Information (WDI) is designed to provide key information you need to make an informed decision about whether the services offered by ANZ Private Advice, a business within ANZ Private, are right for you.

It contains information on:

- Services we are authorised to offer
- Documents you may receive
- Remuneration we (and other relevant persons) may receive
- Our collection, use and disclosure of your personal information
- How you can make a complaint

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If you have any questions or need further clarification, talk to your Private Wealth Adviser.

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## Not independent

ANZ cannot refer to itself as `independent`, `impartial`, or `unbiased` in relation to personal advice it provides because:

- ANZ is the issuer of some of the financial products it advises on;
- ANZ advisers can only advise on products and services approved by ANZ (which includes products issued by ANZ) and
- ANZ may receive remuneration from product issuers in respect of some products or services.

# How we can help you

Circumstances and priorities evolve. Your Private Wealth Adviser can help you:

## Identify your short and long term goals

We will help you pinpoint the most important things, now and in the future.



## Develop your financial strategies

Investment opportunities and wealth creation strategies appropriate for you.



## Implement your plan

Select appropriate products and services to compliment your strategies and engage with Specialists if needed.



## Assess, review and revise

Evaluate and adjust your strategies to ensure they align with your goals, values and objectives.

# Areas of advice

ANZ Private Advice can provide financial advice in the following areas:

## Wealth accumulation

- Investment
- Generational wealth
- Borrowing to invest

## Pre-retirement planning

- Superannuation
- SMSF Advice
- Strategies for retirement

## Post-retirement planning

- Income Streams
- Retirement living
- Funding Retirement expenses

## Risk insurance

- Personal Insurance
- Business Insurance

# ANZ Private advice can offer you the following products:

## Banking

- Non-basic deposit products

## Insurance

- Life insurance products

## Investments

- Managed funds
- Investment Bonds
- Self-Managed Accounts
- Exchange Traded Funds

## Superannuation

- Personal
- Self-managed

## Retirement

- Annuities
- Account based pensions

## Investment lending

- Margin loans

Your Private Wealth Adviser may advise you on some or all of these products. Where they are not accredited to provide advice on a specific service or product, they may decline to provide you advice and refer you to another Adviser who will be able to assist you.

ANZ Private Wealth Advisers only advise on products approved by ANZ.

## Third party services:

Your Private Wealth Adviser may refer you to a third party provider for the following services:

- Self-managed superannuation fund establishment, management and wind-up
- Estate planning

ANZ Private Advice may receive benefits for referring a customer in the form of a referral fee, shared commissions or a non-monetary benefit.

## Products from other issuers:

Not all products offered by ANZ Private Advice are issued by ANZ.

ANZ Private Advice generally acts on its own behalf when providing financial services that relate to the following products where the products are issued by a third party:

- Investment
- Superannuation
- Retirement
- Life Insurance

# Documents you may receive

You may receive the following documents when ANZ Private Advice provides services or products to you:

## **Statement of Advice**

This is a document containing the advice you receive as well as the information the advice was based on.

## **Record of Advice**

If you require further advice, and the scope of your advice and personal circumstances have not significantly changed, you will receive this document.

## **Execution Only**

Where you provide an instruction and receive no personal or general advice from us, you will receive an execution only document.

## **Product Disclosure Statement (PDS)**

When we recommend, or you choose to invest, in a product, you will receive a PDS which contains general information:

- Terms and conditions of the product
- Features of the product
- Purpose and/or intent of the product
- Any significant risks with holding the product
- Costs associated with the product

Fees and Charges the product provider receives for issuing the product

# ANZ's Business Interests and Associations

ANZ's subsidiaries include:

- ANZ Lenders Mortgage Insurance Pty Limited  
ABN 77 008 680 055.
- ANZ owns 25% of BPAY Pty Limited ABN 69 079 137 518.

## Benefits and remuneration

ANZ Private Advice may charge fees and/or receive commissions for financial services and products provided to you.

### **One-Off Advice Fee**

Your Private Wealth Adviser may charge you a fee for a range of possible services. Depending on complexity, the fee may cover:

- Examining your situation
- Assessing your financial needs and objectives
- Researching appropriate strategies and products
- Preparation and provision of a Statement of Advice
- Establishing or implementing agreed recommendations.

## **Fixed Term Advice Fee**

A fixed term advice fee may be charged if you agree to engage with ANZ Private Advice for financial services for a fixed period. The fee will be agreed between you and ANZ Private Advice and depend on the agreed level of service to be provided over the fixed term.

## **Commissions**

ANZ may receive commission or other payments from insurers when it is involved in the distribution of insurance products. These payments are set out below.

**QBE and Zurich:** ANZ receives 20% of premiums for mortgage protection insurance distributed by ANZ and underwritten by QBE Insurance (Australia) Limited (ABN 78 003 191 035, AFSL 239 545) (QBE) and Zurich Financial Services Australia Limited (ABN 92 000 010 195, AFSL 232510) (Zurich).

**CGU:** ANZ receives a commission for distributing car, home and landlord insurance products underwritten by Insurance Australia Limited (ABN 11 000 016 722, AFSL 227681) under the CGU brand (CGU). ANZ receives up to 12% of premiums paid to CGU for ANZ Car Insurance and up to 25% of premiums paid to CGU for ANZ Home and Landlord Insurance. Commission is for both new and renewed insurance.

ANZ will also receive other benefits from CGU in respect of the sale of these products. These benefits include an annual marketing allowance, and ongoing payments in respect of product development.

**Zurich and Insignia:** ANZ has entered into separate strategic alliance agreements with Zurich and Insignia Financial Ltd (ABN 49 100 103 722) (Insignia) and Australian Wealth Management Limited (ABN 53 111 116 511) 13 (Insignia Financial Group). Under these agreements, Zurich and Insignia Financial Group will design, make available and issue specified ANZ-branded financial products and purchaser-branded financial products to ANZ customers in Australia, and ANZ will make the products available through ANZ's network. In Insignia Financial Group's case, the ANZ branded products will be superannuation and investment products.

**Zurich will pay ANZ:** commissions on the home loan protection insurance product of 20% of premiums plus an administration fee (payable per policy at inception); commissions on life insurance products, in accordance with the prescribed caps and claw-back requirements; grandfathered trail commissions on certain individual and group life products; and commissions on group life cover taken out by employers for employees (following a referral by ANZ to Zurich) at an agreed rate. ANZ also receives a commission of 20% of premiums for referring customers to Zurich who purchase Life insurance products provided by Zurich.

**Insignia Financial Group will pay ANZ:** an annual fixed amount as contribution to ANZ's forecast marketing costs in relation to Insignia Financial Group superannuation products distributed by ANZ.

### **Life Insurance Products**

ANZ Private Advice may receive an upfront commission from the product issuer if you decide to buy a life risk insurance product we recommend to you. ANZ will receive an upfront commission of between 0% and 66% of the first year's annual premium, and then an annual ongoing commission of between 0% and 22% of the annual premium. For example, for an insurance product with an annual premium of \$10,000 (excluding GST and stamp duty), where the issuer pays ANZ an upfront commission of 66%, ANZ will receive \$6,600. The issuer will pay ANZ 22% of the annual premium as ongoing commission for as long as you hold the product. Assuming an annual premium of \$10,000 (excluding GST and stamp duty), this equates to \$2,200 per year.

### **Remuneration or other Benefits Received**

Private Wealth Advisers are paid a salary and may receive additional benefits. They are paid based on an assessment of your Private Wealth Advisers alignment to ANZ behaviours and their achievements in relation to business objectives during the year. Business objectives include customer satisfaction, team and personal contribution to financial performance, delivery on customer promise and adherence to advice process.

## Things to Note

- You can request particulars of any remuneration, commission or benefit payable to ANZ Private Advice in respect to your service or product at any time.
- Payments from third party product providers can vary from time to time.
- All benefits received are part of ANZ Private Advice overall earnings.

# What to do if you have a complaint

## Compensation arrangements

ANZ has professional indemnity insurance arrangements in place to meet its obligations as the holder of an Australian Financial Services Licence (AFSL). ANZ's insurance arrangements cover claims relating to the services and products it offers, and the conduct of current and former staff (where ANZ is responsible for the conduct of the staff member at the time of the relevant conduct).

## Making a complaint

If you have a complaint about any of our products or services, ANZ has established complaints resolution procedures that aim to deal with and resolve your complaint on the spot if possible, or within 5 business days. If it takes longer than 5

business days to resolve your complaint, we will confirm the outcome with you in writing. We will aim to resolve your complaint within 30 days (or generally respond within 21 days from last contact for financial hardship or debt collection). If we can't meet these timeframes, we will explain why and provide an expected date for the outcome of your complaint. We will keep you informed of progress, tell you about your right to complain to AFCA if you are dissatisfied and provide you with contact details for AFCA.

For the fastest possible resolution to your complaint:

#### **In person**

- Private Wealth Adviser
- Private Banker

#### **In writing**

- Use our online complaints form at [www.anz.com.au/complaint](http://www.anz.com.au/complaint) or email directly to [yourfeedback@anz.com](mailto:yourfeedback@anz.com) or
- Write to the ANZ Customer Resolution Team:  
Locked Bag 4050, South Melbourne VIC 3205

#### **By phone**

- Call Complaint Resolution Team on 1800 805 154
- National Relay Service 1300 555 727
- TTY/Voice Calls 133 677

For more information about ANZ's complaints resolution procedure:



Web: [www.anz.com.au/complaints](http://www.anz.com.au/complaints)

## Further help

### **Australian Financial Complaints Authority (AFCA)**

If you're not satisfied with our response, you can contact the Australian Financial Complaints Authority (AFCA). AFCA is external to ANZ. They provide a free and independent dispute resolution service for individual and small business customers who are unable to resolve their complaints directly with ANZ. In most cases, complaints can be submitted to AFCA up to two years after it has been raised with ANZ and a final outcome has been provided. AFCA will generally give ANZ an opportunity to listen to and resolve or respond to your complaint before they investigate.



Phone: 1800 931 678 (free call) or (+61) 1800 931 678



Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001



Email: [info@afca.org.au](mailto:info@afca.org.au)



Web: [www.afca.org.au](http://www.afca.org.au)

The Australian Financial Complaints Authority (AFCA) is also able to assist with matters relating to Privacy.

## ANZ Customer Advocate

The Office of the Customer Advocate provides a voice for our customers in order to facilitate fair customer outcomes and minimise the likelihood of future problems. It is committed to supporting the principles of the [Banking Code of Practice](#).

For more information about ANZ's Customer Advocate



Web: <https://www.anz.com.au/support/contact-us/customer-advocate/>



Email: [CustomerAdvocate@anz.com](mailto:CustomerAdvocate@anz.com)

# How we protect your privacy

## Privacy and Confidentiality

ANZ will collect and use information about you during the course of your relationship with ANZ.

It is important that the information ANZ holds about you is up to date. You must let ANZ know when information you have provided ANZ has changed.

## Collection, Use and Disclosure Information

ANZ may use and disclose the information we collect about you for the following purposes:

- Provide details about products or services.
- Assess your request for a product or service.
- Deliver products or services to you.

- Inform you about other products or services that may interest you.
- Assist with arrangements involving other organisations (e.g. loyalty partners).
- Manage accounts and perform administrative tasks (e.g. risk management, system testing, credit scoring, staff training, debt collection, customer research).
- Address concerns or complaints and manage legal matters.
- Detect, prevent, or investigate fraud or misconduct.
- Identify you or determine your tax status under relevant laws or agreements.
- Comply with laws, regulations, codes of practice, and external payment systems.

### **Absence of Relevant Information**

If you do not provide some or all of the information requested, ANZ may be unable to provide you with a product or service.

### **Providing Information by Law**

ANZ may be required by relevant laws to collect certain information from you. Details of laws that require us to collect information about individuals (personal information) and why these laws require us to collect personal information are contained in ANZ's Privacy Policy and at [anz.com/privacy](https://anz.com/privacy).

## Providing your Information to Others

ANZ may provide your information to:

- **ANZ Group Entities** – to deliver services, assess applications, manage products, perform operations, and meet regulatory obligations.
- **Alliance Partners** – organisations in joint arrangements with ANZ for product offerings or marketing purposes.
- **Service Providers** – agents or contractors (e.g. mailing houses, debt collectors) assisting ANZ's operations.
- **Fraud Prevention Partners** – organisations helping detect or investigate fraud or misconduct.
- **Government and Legal Bodies** – regulatory agencies, law enforcement, courts, or as required by law.
- **Payment System Participants** – including merchants, payment organisations, and other financial institutions.
- **Other Financial Entities** – such as credit providers and product issuers.
- **Mortgage Insurers and Reinsurers** – for loan-related insurance purposes.
- **Loan-Related Contacts** – including guarantors, introducers, referees, and employers.
- **Joint Account Holders** – including co-borrowers or co-signers.
- **Authorised Representatives** – such as your Adviser, legal representative, executor, or attorney.

If you do not want us to tell you about products or services, phone 13 13 14 to withdraw your consent.

ANZ may disclose information to recipients (including services providers and ANZ's related entities) which are (1) located outside Australian and/or (2) not established in or do not carry on business in Australia. You can find details about the location of these recipients in ANZ's Privacy Policy and at [anz.com/privacy](https://anz.com/privacy).

### **Credit Reporting**

ANZ may share your personal and credit information (e.g. liabilities, repayments, defaults) with credit reporting bodies.

ANZ may also collect credit-related information from these bodies.

Details about credit reporting may include:

- Contact information for credit reporting bodies
- When ANZ may disclose your information, and
- How to request limited use of your data by these bodies

To request a printed copy of this information, call 13 13 14 or visit any ANZ branch.

## **Collecting Sensitive Information**

ANZ will not collect sensitive information about you without your consent.

If applicable, for insurance products ANZ may collect health information with your consent. Your health information will only be disclosed to service providers or organisations providing medical or other services for the purposes of underwriting, assessing an application, providing the products or assessing any claim. ANZ may also disclose your health information to the policy owner(s).

## **Personal information you provide about someone else**

If you give ANZ personal information about someone else, please show them a copy of this clause so that they may understand the manner in which their personal information may be used or disclosed by ANZ in connection with your dealings with ANZ.



To find out more:

 Contact your ANZ Private Advice Representative

 Call ANZ Private on **1800 316 926**

 [anz.com/private](https://anz.com/private)

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