

Easier banking for people with disability



We have taken further steps to make it easier for people with disability to access banking without having to seek help from someone else or travel to a branch.

Brett Scarr, our Technology Accessibility Analyst, has spent time at Vision Australia developing a guide to help the vision impaired access internet banking. "As someone who is vision impaired, the most liberating thing I can do is manage my money independently and securely without having to rely on someone else or travel to a branch," Brett said.

Vision Australia CEO Gerard Menses acknowledged our work to support people with vision impairment to access employment saying, "ANZ's commitment to accessibility and diversity in employment really makes a difference in assisting people who are blind or have low vision to break down barriers to full participation in life."

Our Abilities Network - made up of volunteer staff who work together to find better ways to support our staff and customers who experience disability, also recently arranged for our ATM team to spend time in wheelchairs and see first-hand how our disabled customers use ATM's.

ATM Business Development Manager Patrick Kelly said the experience helped build understanding of what it's like for our customers in wheelchairs and how we can make it easier for them.

"It certainly gave a new insight into the challenge of using an ATM on uneven ground and how standard security routines, such as covering your hand while you enter your PIN are difficult."

Our Disability Action Plan sets our programs and targets to help make ANZ a place that welcomes and supports customers and staff with disability.

Together with our public target to employ 35 people with disability, we are also committed to boosting information and services to encourage greater awareness and understanding of disability.

Our 'Abilities Buddies' Program helps smooth the way for new staff who have a disability and our 'Willing and Able' program is also providing mentoring and advice to assist students with disability as they transition to full-time employment. More than 37 senior executives and managers have volunteered to support the program.



Learn more:

- [2010 – 2012 Disability Action Plan](#)
- [Vision Australia Making a Difference Awards](#)

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Paving the way for carbon trading



We are applying our skills and knowledge in renewable energy finance to build an emerging business in renewable energy certificate or 'carbon' trading.

As part of the Australian Government's Renewable Energy Target Scheme (the Scheme), Australian electricity retailers must meet mandated renewable energy targets. For 2011, the renewable power target is 5.62%, rising to 20 per cent by 2020.

Electricity retailers typically meet these requirements through purchasing renewable energy certificates either directly from renewable energy producers (wind, solar and hydroelectric) or by purchasing them via a trader, such as ANZ.

Our Global head of FX and Commodities, Eddie Listorti, said that we are being approached by clients because we are recognised as a leading renewable energy financier and have a growing business in energy certificate or 'carbon' trading.

"We've carefully built a viable business in carbon trading. Having the right presence in this market is important and will help us to capture future growth in carbon trading as renewable energy targets gradually increase," Eddie said.

The purpose of the Scheme is to encourage the additional generation of electricity from renewable sources; reduce emissions of greenhouse gases in the electricity sector; and ensure that renewable energy sources are ecologically sustainable.

The scheme also seeks to provide financial incentives for investment in renewable energy power by placing a legal obligation on energy companies such as electricity retailers, to purchase and surrender renewable energy certificates each year.

Learn more:

- [Office of the Renewable Energy Regulator](#)

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Supporting nation building in Timor-Leste



Thousands of people living in isolated rural areas of Timor-Leste will be able to access electricity for the first-time when a new power plant is built with our support.

We have recently provided a USD170 million letter of credit facility to the Timor-Leste Government which will be used to support the construction of a much needed dual-fired (liquefied natural gas and heavy oil) power plant. This investment is part of the Government's broader five-year nation building plan, to spend around USD2.6 billion on public infrastructure.

Providing an accessible and reliable power supply to the people of Timor-Leste is a key priority for the Government towards improving living conditions and encouraging local and foreign investment in the country.

In establishing the letter of credit facility there were a number of issues which arose, including Timor-Leste's 'new country' risk profile, which makes it difficult for the Government to access financing at competitive rates.

Our Pacific CEO, Michael Rowland said, "It was a challenging deal to execute because the Government of Timor-Leste has never entered into a complex financial transaction before. Our super-regional capabilities played an important role, with our strong local relationships and access to regional specialist expertise helping us to address issues which arose, quickly and satisfactorily for both parties."

We have been operating in Timor Leste for many years and were one of the first banks to establish operations in the country after independence. Today, we have a branch in Dili and ATM's located at several locations across the country, providing access to essential banking services.

We are also providing funding and non-lending support to two local micro finance institutions (MFI's), Moris Rasik and Tuba Rae Metin.

Both deliver micro-savings and group loans to over 19,000 people living in poverty - mainly women, in rural areas. The extension of credit through making small loans, usually USD200 or less, has proven to be effective in helping people to establish or expand a small, self sustaining business. Our support will help both MFI's build capacity and remain sustainable.

Learn more:

- [Timor-Leste Government](#)

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Indonesia-Australia agreement to enhance trade



We are actively participating in negotiations aimed at achieving an Indonesia-Australia Comprehensive Economic Partnership Agreement (IA-CEPA).

For a largely services based economy such as Australia's, negotiating better access and certainty for service providers investing in Indonesia, will help expand Australia's export base, particularly as demand for services in Indonesia grows.

ANZ Indonesia CEO, Joe Abraham said, "We welcome this step towards formal IA-CEPA negotiations. As one of Australia's largest services investors in Indonesia, we support efforts to deepen relations between our two countries, including initiatives designed to help build capacity and capability in Indonesia. IA-CEPA will help facilitate a more open and competitive market and provide further opportunities for Australian companies to invest in growing their businesses in Indonesia and for Indonesian companies to do the same in Australia," he said.

In Indonesia, we operate through our subsidiary the locally incorporated joint venture bank ANZ Panin. In addition we have a 38.8% strategic investment in Panin Bank which is the seventh largest bank in the country. Our aspiration is to be a leading international bank in Indonesia, offering banking services to personal customers and to corporate clients in areas such as natural resources, infrastructure and agriculture. To support our growth plans, we are investing significantly in our operations and expanding our services to our customers. These investments make us one of Australia's largest investors in the country and an active participant in Indonesia's banking landscape.

Learn more:

- [Indonesia – Australia Comprehensive Economic Partnership \(IA-CEPA\) negotiations](#)

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