

Social and environmental policies guide decision making



Our most significant impacts are indirect through the industries that we finance. Our sensitive sector policies guide our lending practices and they are regularly reviewed to ensure their relevance and alignment with good practice internationally. In our 2012 review we identified the need for a **Hydroelectric Power policy**.

Our new global Hydroelectric Power policy establishes parameters for our decision-making about clients, specific transactions and clients' approaches to managing their social and environmental impacts. The policy aims to guide our staff in supporting our customers through the sometimes challenging issues associated with hydroelectric power generation. It highlights the need to ensure water quality and a commitment to working with communities that may be impacted by infrastructure development.

In addition to the Hydroelectric Power policy, we have "sensitive sector" policies for Energy; Extractive Industries; Forests and Forestry; and Water.

We also upgraded our "People and Communities: ANZ's approach to Human Rights" statement. The statement now reflects the release of the UN Guiding Principles on Business and Human Rights as well as explicitly stating our support for the United Nations Declaration of Human Rights through our membership of the UN Global Compact.

Our approach to responsible business growth is one of the factors leading to our being ranked first in the banking sector in the 2012 Dow Jones Sustainability Index (DJSI).

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Maori and Pacific Islander partnership



South Auckland Maori and Pacific islander students have become the first graduates of a pilot financial education program.

MoneyMinded is our flagship adult financial education program that helps people from disadvantaged groups improve their money management skills, knowledge and confidence.

Kerri Thompson, NZ Managing Director of Retail, along with Simon O'Connor MP for Tamaki, presented each student with a certificate and congratulated them on their achievement. "It's important that people are able to manage their finances and understand the options available to them. The pilot program was a real success with students walking away with genuine understanding of financial basics." said Kerri.

Solomon Group, a training organisation that provides literacy training to social security beneficiaries and migrants, is working with us to deliver the pilot program. Solomon's Director of Curriculum, Judy Solomon, commented "We needed a financial management program that could help people change attitudes and habits around money."

Judy says the MoneyMinded course has been life-changing for the students. "They feel so empowered now, and it's been amazing to watch. They talk to each other and find out new ways to understand and help manage their finances." she said.

One participant commented: "Before I started the MoneyMinded course, every week after my pay day I would have no money left. But realising how much I spend on unnecessary things and with the help of my spending diary, I stopped my spending leaks and now I always have money in my account. Even after my payday."

The pilot will be evaluated and MoneyMinded resources tailored further to New Zealand needs. A targeted program for New Zealand is an important element of our plan to reach a further 200,000 people through MoneyMinded over the next five years.

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Supporting rural and regional communities



The Seeds of Renewal program, funded by ANZ and administered by the Foundation for Rural and Regional Renewal (FRRR), has released its funding program to support Australian regional and rural communities.

Tania Motton, General Manager, Regional Business Banking, said: "ANZ has a long history of supporting people living and working in regional Australia, and through programs like Seeds of Renewal, we're helping local communities to implement local solutions."

Programs receive up to \$10,000 funding, and include:

- Education, training and mentoring programs (for disengaged youth, indigenous communities, and children with a disability)
- Technology and computers (for schools, early education and community centres)
- Social enterprises (for remote communities, unemployed youth)

"We've provided over \$3 million in grants to 635 community projects across regional Australia since Seeds began." said Tania.

"We're proud of the achievements this program has been able to bring about – from helping students with online learning by granting money for laptops, to helping establish training programs for unemployed youth, and regional communities are seeing real change as a result of the continued investment." said Tania.

More Information:

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