

Commercial Broker News



Introduction

April 2012

Welcome to the April edition of Commercial Broker News.

We are fast approaching the busiest Capital Expenditure period of the year and we are here to assist your clients with their Asset Finance needs.

In March, I announced our new Leadership Team which allows us to have greater focus on servicing the Broker market at a State level.

• **Greg Dent**

State Broker Manager Qld & NT

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E: Greg.Dent@anz.com

• **David Moylan**

State Broker Manager Vic & Tas

M: 0434 600 635

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• **Carmella Galasso**

State Broker Manager NSW & ACT

M: 0411 253 414

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• **Martin Beattie**

State Broker Manager WA & SA

M: 0421 574 516

E: Martin.Beattie@anz.com

George Obeid also joins my Leadership Team and as well as managing our team of Assistant Broker Managers. George will be the primary contact for the day to day needs of our Aggregator partners and their members.

• **George Obeid**

National Sales Support Manager

P. +613 9927 8485

E: George.Obeid@anz.com

Please join me in welcoming the new members to the team.

Should you have any queries relating to the ANZ Commercial Broker business, feel free to contact myself or one of the State team members.

Kind regards,

Cosi De Angelis

ANZ | Head of Commercial Broker

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Commercial Broker

ANZ Commercial Broker team

We are pleased to announce two new members to the team to provide you greater support.

Carmella Galasso joins the team as State Manager Commercial Broker for New South Wales and the Australian Capital Territory, reporting to Cosi De Angelis. Carmella brings to the team over 11 years experience with ANZ including her previous appointment as District Executive in ANZ's Business Banking team based in Chatswood, NSW.

Martin Beattie also joins the team as State Manager Commercial Broker Western Australia and South Australia, reporting to Cosi De Angelis. Prior to this appointment, Martin was a Senior Manager in ANZ's Business Banking property finance team based in Perth, WA.

[Details about the ANZ Commercial Broker - Queensland office relocation](#) 

Commercial Broker Sales Support team

ANZ Commercial Broker is supported by a team of Assistant Broker Managers who provide support and guidance to our broker network. The National Broker Sales support team assists with general enquiries, new opportunities, and accreditation whilst also supporting the referrer channel for both the Commercial and Asset Finance businesses.

[ANZ Commercial Broker team contact list](#) 

Commercial Property supporting Broker

ANZ Commercial Property's national team of 65 Specialist Property Relationship Managers support the broker network nationally. Located across Business Banking and Regional Commercial Banking Australia wide, they can be contacted directly for queries relating to Property Specialisation at ANZ.

Jason Cannock	National Manager Property Finance Commercial Banking	M. 0411 281 404
Brad Williamson	Manager Commercial Property,	M. 0401 145 415

	Business Banking Qld	
John Birse	Manager Commercial Property, Regional Commercial Banking Qld & NT	M. 0478 407 722
Peter Thomas	Manager Commercial Property, Commercial Banking NSW & ACT	M. 0431 658 795
Martin Soto	Manager Commercial Property, Commercial Banking VIC & TAS	M. 0434 602 846
Michael Sullivan	Manager Commercial Property, Commercial Banking SA & WA	M. 0401 672 954

ANZ Commercial Broker workshops to help build your commercial revenue streams

We have designed an educational workshop to help you build commercial revenue streams by broadening your insight on the commercial opportunities available to you in the current market.

The workshop will give you an understanding of what credit representatives look for when structuring a deal and how you can work with the frontline manager to deliver the best experience for the customer.

By attending these state based two hour workshops, you will also earn two CPD points with MFAA.

Feedback from past attendees have been positive noting "*(that) in 10 years of Finance Broking, that was the most informative and professional seminar I have ever attended involving Commercial Broking*" -Anonymous

Your Broker Manager will be in touch about available workshops in your State in the next couple of weeks.

ANZ Launches Best Practice Broker Series

ANZ has partnered with *The Adviser* magazine to host a quarterly professional development webinar to brokers - *ANZ Business Leaders Boardroom Series*. The series will be made available to brokers online and will provide tips and guidance on how to grow and manage their business.

In addition to the information obtained from these sessions, brokers will also be able to earn two CPD points for completing the online webinar.

More information will follow on these sessions from your Broker Manager.

Give your business the accounting edge with ANZ and Xero

Xero is an easy to use online accounting system designed for small businesses. Get a real-time view of your finances so you can make better business decisions. Xero takes the hassle out of keeping your books so you can spend more time on what matters to you.

The key benefits of using Xero include:

- Staying in control of your cash flow by having all your accounts in one place.

- Saving time with ANZ bank transactions as they are automatically imported for no additional fee. With Xero's intuitive bank reconciliation, reconciling your accounts is as simple as the click of a button.
- Saving time by having customised invoices sent automatically.
- Creating GST and BAS reports instantly.
- Full access to your finances anywhere, at any time.

In addition, Xero uses the same secure technology as online banking to ensure your data is safe. Software updates and new features are automatically installed and available at your next log in. You also add unlimited users for no additional fee which allows you to collaborate with your financial advisor and business partners to reconcile your accounts efficiently and effectively.

[Click here for more information on Xero](#)

If you have any queries or would like more information, please contact your Broker Manager or the Commercial Broker Sales support team on 1300 385 269 and email broker@anz.com

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Asset Finance Broker

1. Applications with split income between Employment and Government benefits: reminder

Please ensure you are familiar with these requirements for applications with split income between Employment and Government benefits.

If an applicant receives 60% or more of their income from paid employment, they are treated as "employed", otherwise they are considered "unemployed" and generally do not qualify for finance.

However, in situations where income from paid employment is less than 60% and the customer meets specific exception criteria (significant asset backing – home owners (unencumbered) and have a minimum UMI surplus of \$200), the application can be referred in for manual assessment where our analysts will review the customer's financial position and credit quality - no "Auto Approvals" apply for these applications and there is no guarantee of final approval.

If you have any queries or would like more information, please contact your Broker Manager or the Commercial Broker Sales support team on 1300 385 269 and email broker@anz.com

2. New security settings for passwords to access Abacus

From the beginning of May we will be introducing a change to the minimum number of characters for Abacus passwords. Abacus passwords are required after the initial log on to EsandaNet. There will be no change in the security settings for your EsandaNet password.

The changes are outlined below:

Description	Current Value	New Value	Additional Information
Minimum password length	7	8	Minimum length of acceptable characters for password
Password rules			The password must contain characters from at least three (3) of the following four types of characters: <ul style="list-style-type: none">• UPPERCASE letters• lowercase letters• numbers• special characters

An example of an acceptable password would be: **Uperca1<**

The increased security settings will enhance what is already a secure system, thus providing greater confidence to you that the information entered into Abacus is secure. You will be required to select a new password that matches the criteria above only when your current password expires.

3. Provide your contact details in the comments field on applications: reminder

To assist us improve our communication with you and to help you sell more finance, please always enter your contact name and contact phone number in the comments field in EsandaNet on every deal you submit. This will assist us in contacting you to discuss the deal, if required.

4. New SMS service for suspended settlements: reminder

The settlements team will be able to provide you with SMS notification if your deal is suspended. This will provide you the ability to reduce settlement turn around times and improve customer satisfaction. If you would like to take advantage of this service please provide your mobile contact number on the Settlements Fax Checklist under Contact Telephone number:

I confirm the above requirements have been met:

Signature

Print name

Contact Telephone number

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If your deal is suspended and a valid mobile number has been provided, you will receive an SMS advising you to access Abacus (EsandaNet) to determine the suspension reason. If further clarification is required, simply call our Settlements team on 1300 302 886 where a Customer Service Officer will provide support and assistance.

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This newsletter has been sent to you as you have previously provided your email address to ANZ for the purposes of receiving communications related to your role as an authorised ANZ broker.

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