

# CORPORATE RESPONSIBILITY

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**We are seeking your ideas and feedback on ANZ's corporate responsibility activities and future priorities. We also profile new initiatives to make banking more convenient for our customers.**

## CR REVIEW

### What's important to you?

We invite you to have your say on ANZ's future corporate responsibility (CR) priorities.

Your views will contribute to a strategic planning process that aims to ensure we remain focused on the issues most relevant to the banking sector, our business, customers, employees and communities.

Please take time to complete this short [survey](#).

This CR review will identify new opportunities to build upon our leading approaches to responsible lending, financial literacy and inclusion and human resource management. Our results in these areas have seen ANZ assessed as the leading bank globally on the [Dow Jones Sustainability Index](#).

We are also developing new initiatives to support our strategy to become a major financial services organisation in the Asia Pacific region.

## GOVERNANCE

### A new Code of Conduct for ANZ staff

A new Code of Conduct and Ethics will help all ANZ employees deal with ethical challenges they may encounter at work.

The Code will be based on the following eight guiding principles:

1. Act in ANZ's best interests and value ANZ's reputation
2. Act with honesty and integrity
3. Treat others with respect, value difference and maintain a safe workplace
4. Identify conflicts of interest and manage them responsibly
5. Respect and maintain privacy and confidentiality
6. Do not make or receive improper payments, benefits or gains
7. Comply with the Code, the law and ANZ policies and procedures
8. Immediately report any breaches of the Code, the law or ANZ policies and procedures

The Code will be supported by workplace policies, an internal awareness campaign and training programs providing all employees with practical examples of acceptable behaviour.

ANZ employees will also complete a Code of Conduct and Ethics Declaration each year to confirm they understand

and are familiar with the Code's principles.

The new Code is being developed partly in response to the findings of ANZ's [review](#) into its Securities Lending business and will be launched on 31 October 2008.

## CUSTOMERS

### Banking for women and migrant customers

Tailored information, products and services are supporting a diverse range of ANZ customers, including women and migrant customers.

"Customers are looking for a bank that listens to their individual needs and provides solutions that will help them achieve their financial goals – we need to move beyond treating people as one homogenous group," says Carolyn Bendall, ANZ's Head of Retail Banking Marketing and Communications.

ANZ research, for example, shows that female customers tend to have lower levels of confidence when making decisions and dealing with financial institutions, value advice from family and friends in their social network, and are heavily influenced in their financial decisions by specific life stages or experiences.

In response, ANZ launched Australia's first website dedicated to providing useful financial and lifestyle information for women. [www.bemoneyconfident.com](http://www.bemoneyconfident.com) includes budgeting tools and information and a series of 'LifeGuides' designed to help customers approach major financial and life choices, like buying a home or coping with separation and divorce, with confidence.

Several new initiatives also aim to better meet the needs of migrant customers. [ANZ WorldWide](#) makes banking easier for students in China moving to Australia to study. It allows families to save money in China, set up a bank account ready for their child when they arrive in Australia and transfer funds from their Chinese account into their child's Australian account when needed. ANZ WorldWide may also help students provide evidence of sufficient funds to pay for travel, tuition and living expenses, which is required by the Australian Government before a student visa is issued.

### More convenient banking through iPhone

ANZ customers in Australia are the first to have access to a simple version of internet banking on the Apple iPhone and iPod Touch.

ANZ Mobile Banking allows customers to use their iPhone or iPod Touch to log onto internet banking and view account balances and transaction histories, locate ATMs and branches and contact ANZ. Funds transfer and payment features will be added in the coming months.

ANZ Mobile Banking will be extended to other mobile devices next year. In the meantime, customers can use [TXT Banking](#) and [M-Banking](#), compatible on most mobile phones, to check balances and statements, receive scheduled alerts on their phone and in the case of M-Banking, transfer funds between accounts and to other Australian bank accounts.

### Customer-focused business model established

ANZ has announced a new business model organised around its three geographies, Australia, New Zealand and Asia Pacific – and its global Institutional business. Each geography will focus on two customer segments – Retail and Commercial – which will be coordinated globally.

"Our new structure simplifies ANZ by organising ourselves around our customers and reducing the layers between management and the staff who serve our customers," said ANZ CEO Mike Smith.

[Read the media release](#)

## Sustainable development initiatives in Asia Pacific

ANZ has created business opportunities in Asia and the Pacific by delivering services which help remote and disadvantaged communities to develop and prosper, according to ANZ Group Managing Director Asia Pacific, Alex Thursby.

Alex will be discussing these opportunities at the [Business for Millennium Development Summit](#) to be held in Melbourne in October.

An example is our new partnership with the World Bank to help approved local financial institutions provide affordable loans to rural communities in Pacific Island countries for the purchase of renewable energy, a cheaper and more environmentally friendly alternative to diesel fuel.

ANZ is also developing initiatives in Asia, drawing on its experience with financial literacy and inclusion programs in the Pacific and Australia – including the ‘banking the unbanked’ program. For example, WING is a new branchless banking project about to be trialled in Cambodia. It will provide low-cost, accessible and secure services to many previously unbanked customers who will be able to use their mobile phones to make person-to-person payments, transfers and pre-paid purchases.

These and other initiatives will be discussed at the Summit on Friday 24 October, at the Park Hyatt in Melbourne. Further information and registration details are available at: [www.b4md.com.au](http://www.b4md.com.au)

## Indigenous financial literacy partner receives special award

The Traditional Credit Union (TCU) was recognised for its leading governance practices with a special Indigenous Governance Award.

The TCU is an Indigenous-owned credit union and partner in ANZ’s financial literacy and inclusion programs.

ANZ has worked with TCU over the past two years to help deliver financial literacy education to Indigenous Australians in the Northern Territory.

TCU was established in 1994 to provide people and organisations in remote communities with better access to quality financial services and to help them manage their money more effectively. There are now 12 TCU branches across the Northern Territory and \$10 million in deposits.

“The success of TCU largely depends on how we build rapport with the communities we serve,” said TCU’s Financial Literacy Manager, Diana Bessell.

“A key way of doing this is through our financial literacy program. Giving our communities practical information and skills to manage their money better builds trust and helps them see first hand the value of opening an account with us.”

[Read the media statement](#)

## ANZ National opens ‘green’ branch

ANZ National has unveiled a prototype ‘green’ branch at Blockhouse Bay in Auckland.

The National Bank branch was built using renewable building materials and features solar panels, a rainwater tank, bicycle storage, natural ventilation and photosensors which detect natural light and adjust the level of artificial lighting.

While the cost to design and construct an environmentally friendly building is higher, there is clear evidence the branch’s environmentally smart design can reduce running costs. Water consumption has been halved by using rainwater to flush toilets. Energy consumption for air conditioning has been reduced by around 19 per cent and total branch energy consumption has been calculated at 88 kWh/m<sup>2</sup>, which is well below the 120 kWh/m<sup>2</sup> benchmark set

by the NZ Green Building Council.

Prototype branches like the one in Blockhouse Bay will help us measure the environmental and economic benefits of various sustainable building principles and features for use in the design of future branch fit-outs and refurbishments.

Construction on the next National Bank green branch is due to commence at Gore on New Zealand's South Island this month.

## Response to Carbon Pollution Reduction Scheme Green Paper

ANZ's [submission](#) in response to the Federal Government's Green Paper on its proposed Carbon Pollution Reduction Scheme (CPRS) supports the Government's objective of placing a price on carbon and a progressive reduction in carbon emissions.

While ANZ is not a significant emitter of greenhouse gases and will not be directly subject to the CPRS, some of our clients will be. These companies supply our community with jobs, generate electricity and deliver the energy that powers many industries that underpin the strength of our economy.

Our submission argues that we must assist affected industries, the communities they support, and the Australian economy throughout the transition process to a lower-carbon economy. This includes being cautious about introducing measures well in advance of, and more stringent than, other economies with which Australia competes.

ANZ's submission supported the Green Paper's proposal that compensation be provided for Emissions Intensive Trade Exposed industries and for strongly affected industries. It also supported the Government's commitment to the development and deployment of Carbon Capture and Storage (CCS) technologies, including through existing CCS support programs.

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