

Particulars

Organisation Name	ANZ Banking Group Limited
Corporate Website Address	www.anz.com
Primary Activity or Product	Finance
Related Company(ies)	None
Country Operations	American Samoa, Australia, Cambodia, China, East Timor, Fiji, France, Germany, Guam, Hong Kong, Indonesia, Japan, Kiribati, Korea, Democratic People's Republic of, Lao, People's Democratic Republic, Malaysia, New Zealand, Papua New Guinea, Philippines, Samoa, Singapore, Solomon Islands, Taiwan, Province of China, Thailand, Tonga, United Kingdom, United States, Vanuatu, Vietnam
Membership Number	5-0008-08-000-00
Membership Type	Ordinary Members
Membership Category	Banks and Investors

Banks and Investors

Operational Profile

1.1 Please state what your main activities are within finance*

- Corporate / Commercial
- Trade Finance
- Retail / Private Banking
- Debt / Capital Markets
- Capital Market Advisory Service

Other

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Operations in Palm Oil

2.1 What are the various types of financial services to the palm oil sector provided by your organization?

- Trade Solution
- Lending / Loans
- Leasing
- Treasury Products
- Cash Management Products

Other

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What geographic regions do you operate in for the palm oil business?

- Asia
- Australasia
- China
- Europe
- India
- North America

Palm Oil Policy

3.1 Does your organization have a lending or investment policy on palm oil? If so please submit a copy as a pdf?

Yes

Does your organization have a lending or investment policy on palm oil? If so please submit a copy as a pdf?

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3.2 Which sub-sectors does your palm oil policy cover?

- Other
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3.3 Does the policy on palm oil make specific reference to RSPO certified sustainable palm oil and/or RSPO certification?

Yes

3.3.1 Do you require your customers to be RSPO members?

No

3.3.2 Do you require your customers to have a public Time-Bound Plan for 100% RSPO certification?

No

3.4 What measures do you take if a client is not meeting the requirement of your policy on palm oil?

We aim to make balanced, informed and transparent decisions and work with our clients to help them improve their management of business, social and environment risks and to make the most of opportunities. Our approach is supported by clear policies and guidelines; screening tools and resources; and employee training and education. Our approach, and the decisions that we make are wherever possible informed by stakeholder engagement.

3.5 Number of customers that have joined the RSPO as a result of engagement in the reporting period:

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Time-Bound Plan

4.1 Do you have, or do you plan to develop a policy that calls for 100% of your palm oil customers to be RSPO members?

No

4.2 When do you expect to require 100% certification for growers?

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4.3 When do you expect to require 100% certification for other sectors?

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4.4 Which countries that your institution operates in do the above commitments cover?

4.5 What other commitments & activities have you undertaken in the reporting year to promote CSPO?

Our senior Institutional bankers have attended training on transaction level decision making. This course directly supports responsible decision making in their roles or strengthens ANZ's approach to managing environmental impacts. It has been delivered in partnership with industry experts and NGOs, including WWF. Our sensitive sector policies adopt a principles-based risk framework which is applied to decision-making in sensitive transactions across the industries. We support customers that demonstrate a balanced approach to social, environmental and developmental impacts and we encourage customers to adopt management practices to continuously improve their social and environmental performance. ANZ supports customers that use internationally accepted industry management practices to manage social, environmental and economic impacts (including effects on human rights, biodiversity, cultural heritage, indigenous rights, health and safety, governance and environmental sustainability)

GHG Emissions

5.1 Do you publicly report the GHG emissions of your operations?

Yes

Do you publicly report the GHG emissions of your operations?

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<http://www.anz.com/about-us/corporate-responsibility/environment/targets-performance/carbon/> [Click here to visit the URL](#)

If no,

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5.2 Does your company have a public commitment to only purchase palm oil from suppliers that disclose their GHG emissions?

No

Does your company have a public commitment to only purchase palm oil from suppliers that disclose their GHG emissions?

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If no,

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Actions for Next Reporting Period

6.1 Outline actions that will be taken in the coming year to promote CSPO along the supply chain:

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Reasons for Non-Disclosure of Information

7.1

Other

Others

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Application of Principles & Criteria for all members sectors

8.1 Regarding your investment policies, do you have position statements and/or policies related to dealings in the palm oil industry that are in line with RSPO P&C, such as:

■ None

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8.2 What steps will your organization take to realize ethical conduct using business-applicable regulations and industry practices?

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8.3 Do you provide financial or other incentives for companies that are RSPO member and have a time bound plan?

No

If no, please explain why:

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8.4 How does your organization benchmark the progress of its partners in palm oil against its ESG criteria?

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Challenges

1 What significant economic, social or environmental obstacles have you encountered in the production, procurement, use and/or promotion of CSPO and what efforts did you make to mitigate or resolve them?

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2 How would you qualify RSPO standards as compared to other parallel standards?

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Cost Effective:

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Robust:

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Simpler to Comply to:

equal

3 How has your organization supported the vision of RSPO to transform markets? (e.g. Funding; Engagement with key stakeholders; Business to business education/outreach)

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4 Other information on palm oil (sustainability reports, policies, other public information):

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