

Particulars

About Your Organisation

1.1 Name of your organization

ANZ Banking Group Limited

1.2 What is/are the primary activity(ies) or product(s) of your organization?

- Oil Palm Growers
 - Palm Oil Processors and/or Traders
 - Consumer Goods Manufacturers
 - Retailers
 - Banks and Investors
 - Social or Development Organisations (Non Governmental Organisations)
 - Environmental or Nature Conservation Organisations (Non Governmental Organisations)
 - Affiliate Members
 - Supply Chain Associate
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1.3 Membership number

5-0008-08-000-00

1.4 Membership category

Ordinary

1.5 Membership sector

Banks and Investors

Banks and Investors

Operational Profile

1.1 Please state what your main activities are in the finance sector. Tick all that apply:

- Corporate / Commercial Banking
- Trade Finance
- Retail / Private Banking
- Investment / Equity
- Debt / Capital Market
- Capital Market Advisory Service
- Other

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
- Investments
- Insurance
- Other

2.2 What geographic region(s) do you operate in for the palm oil business?

- Africa
- Australasia
- Europe
- North America
- South America
- Middle East
- China
- India
- Indonesia
- Malaysia
- Rest of Asia

Palm Oil Policy

3.1 Does your organization have a lending or investment policy on palm oil?

Yes

Uploaded files:

[F-Lending-Policy.pdf](#)

3.2 Which sectors does your palm oil policy cover?

- Growers
- Traders
- Processors
- Others

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

Yes

3.4 Do you have a policy that require all your palm oil customers to be RSPO members?

Yes

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

Yes

3.6 When do you expect to require grower customers to be 100% RSPO certified?

2030

3.7 When do you expect to require customers in other sectors to be 100% RSPO certified?

2030

3.8 In which countries/regions that your organisation operates, do the above commitments cover?

- Africa
- Australasia
- Europe
- North America
- South America
- Middle East
- China
- India
- Indonesia
- Malaysia
- Rest of Asia

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

ANZ's sustainability approach and standards are aligned to the social and environmental principles established by RSPO, and the bank encourages its customers to be RSPO members and establish a time-bound plan for full RSPO certification under its responsible business lending policy. However, the bank is disposed to make exceptions where a customer can positively demonstrate adherence to appropriate social, environmental and sustainability principles outside of the RSPO certification process.

3.10 Do you proactively engage with your customers to support and ask them to join the RSPO?

Yes

3.11 What other activities have you undertaken in the reporting year to promote RSPO certified sustainable palm oil and oil palm products?

Our senior Institutional bankers have attended training on transaction level decision making. This course directly supports responsible decision making in their roles and strengthens ANZ's approach to managing environmental impacts. It was developed in partnership with industry experts and NGOs, including WWF. Our Social and Environmental Risk Policy, supported by 'sensitive sector' requirements adopts 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 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).

Actions for Next Reporting Period**4.1 Outline actions that will be taken in the coming year to promote RSPO certified sustainable palm oil and oil palm products**

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Reasons for Non-Disclosure of Information**5.1 If you have not disclosed any of the above information, please indicate the reasons why****Application of Principles & Criteria for all members sectors****6.1 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:**

- Water, land, energy and carbon footprints
- Land Use Rights
- Ethical conduct and human rights
- Labour rights
- Stakeholder engagement
- None of the above

6.2 What best practice guidelines or information has your organization provided in the past year to facilitate production and consumption of RSPO certified sustainable palm oil and oil palm products? What languages are these guidelines available in?**Uploaded files:**

No files were uploaded

GHG Footprint

7.1 Are you currently reporting any GHG footprint?

Yes

Uploaded files:

No files were uploaded

Link to Website

www.anz.com/about-us/corporate-responsibility/environment/targets-performance/carbon/

No

Please explain why

Support Smallholders

8.1 Are you currently supporting any independent smallholder groups?

No

8.2 Do you have any future plans to support independent smallholders?

No

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?

NA

2 In addition to the actions already reported in this ACOP how has your organization supported the vision of RSPO to transform markets in other ways? (e.g. Funding; Engagement with key stakeholders; Business to business education/outreach)

NA

3 File -Please attach or add links to any other information from your organisation on your policies and actions on palm oil (EG: sustainability reports, policies, other public information)

- No files were uploaded
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