

## Particulars

### About Your Organisation

**Organisation Name**

ANZ Banking Group Limited

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**Corporate Website Address**

<http://www.anz.com>

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**Primary Activity or Product**

- Finance
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**Related Company(ies)**

No

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### Membership

Membership Number	Membership Category	Membership Sector
5-0008-08-000-00	Ordinary	Banks and Investors

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## 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

### 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

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

- Worldwide

### 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

##### Uploaded files:

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

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

- Traders
- Processors
- Other:  
ANZ's Forestry and Forest Policy attached provides an overview of ANZ's commitment and risk based principles which are used to evaluate decision making in the palm sector. Detailed procedures are confidential

#### 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?

Yes

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

Yes

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

(3.3.1, 3.3.2, 3.4, 4.1) 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.

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

Yes

**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?**

2025

**Comment:**

RSPO members are expected to be 100% certified within an acceptable period to RSPO and ANZ depending on the circumstances of the grower.

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

2025

**Comment:**

RSPO members in other sectors are expected to operate with 100% certification within an acceptable period to RSPO and ANZ depending on the circumstances of the client.

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

- Applies Globally

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

Our senior Institutional bankers attend a facilitated in person training on transaction level decision making. This course directly supports responsible decision making covering social, environmental and governance issues and provides attendees with practical case studies and engages them in role plays through an intensive half day program. By delivering this program we continue to strengthen ANZ's approach to managing social and environmental impacts. It has been delivered in partnership with industry experts and NGOs. 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 expect 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 Are you currently assessing the GHG emissions from your operations?**

Yes

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

Yes

**Uploaded file:**[F-GHG-Public-Report.pdf](#)[www.anz.com/about-us/corporate-responsibility/environment/targets-performance/carbon/](http://www.anz.com/about-us/corporate-responsibility/environment/targets-performance/carbon/)

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

Yes

[www.anz.com/about-us/corporate-responsibility/environment/targets-performance/carbon/](http://www.anz.com/about-us/corporate-responsibility/environment/targets-performance/carbon/)

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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 If you have not disclosed any of the above information please indicate the reasons why**

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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:**

- Water, land, energy and carbon footprints  
[F-Policies-to-PNC-waterland.pdf](#)
  - Land Use Rights  
[F-Policies-to-PNC-landuseright.pdf](#)
  - Ethical conduct and human rights  
[F-Policies-to-PNC-ethicalconducthr.pdf](#)
  - Labour rights  
[F-Policies-to-PNC-laborrights.pdf](#)
  - Stakeholder engagement  
[F-Policies-to-PNC-stakeholderengagement.pdf](#)
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**8.2 What steps will your organization take to realize ethical conduct using business-applicable regulations and industry practices?**

Strict assessment and compliance with ANZ's Sensitive Sector policies, reviewed across all clients annually. Our senior Institutional bankers attend a facilitated in person training on transaction level decision making. This course directly supports responsible decision making covering social, environmental and governance issues and provides attendees with practical case studies and engages them in role plays through an intensive half day program. By delivering this program we continue to strengthen ANZ's approach to managing social and environmental impacts. It has been delivered in partnership with industry experts and NGOs. 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 expect 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).

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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

**Please explain why:**

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**8.4 How does your organization benchmark the progress of its partners and/or clients in palm oil against its ESG criteria?**

At least annually all customers undergo an assessment against our Sensitive Sector policies. The assessment includes sourcing information from RSPO, public and independent reports, and annual sustainability publications.

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**Concession Map****9.1 This questions only applies for companies who would like to declare concession boundaries owned. (both RSPO Certified and uncertified)**

**Do you agree to share your concession maps with the RSPO?**

No

**Please explain why**

Not applicable to ANZ

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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?**

Not Applicable to ANZ

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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:**

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**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)**

Not Applicable to ANZ

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