

ANZ SUPPLIER PURCHASING AND INVOICING GUIDE

AUDIENCE: SUPPLIERS FOR ANZ INDIA

(ANZ Operations and Technology and ANZ Support Services India)

Feb-2024

Dear Supplier,

Thank you for providing goods or services to ANZ.

ANZ's purpose is to shape a world where people and communities thrive. It shapes our choices about who we have relationships with, how we behave and what we care about.

By understanding our purpose, complying with our [Supplier Code of Practice](#) and working with us to responsibly manage the social and environmental impacts of our mutual business operations, our suppliers are important partners in helping us achieve our ambitions.

At ANZ we are committed to paying our suppliers on time. This guide includes some simple, practical guidance for suppliers to follow to help ensure efficient and timely purchase and payment of goods and services to ANZ.

We recommend following these guidelines to avoid delays to invoice processing and your payment. Please familiarise yourself with the information contained in this guide so that we can meet our commitment to:

- Process your invoices efficiently
- Provide you with accurate payment-related information
- Pay your invoices in a timely manner.

Thank you for your commitment to ANZ and its supply chain.

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1. REGISTER AS A SUPPLIER

(Note: Not applicable to existing suppliers unless your details change)

To register you as a supplier on ANZ systems, your ANZ Business Contact or Sourcing Manager will assist you to complete the necessary documentation in line with the goods and services that you are supplying. In general, all details given below are required up front. Other requirements will be discussed when needed.

Documents required to establish a new supplier:

The company letterhead containing the supplier's name and address

- The GST number with the GST Registration Certificate
- Complete bank account details of the supplier-In company letter head or cancelled cheque
- A copy of the Permanent Account Number (PAN) card
- ANZ India contact/requestor name
- Invoice currency
- Declaration under section 206AB of Income Tax Act, 1961 (Domestic supplier only)
- Additional details required:
 - o Legal Name
 - o Trading Name (if different to legal name)
 - o Payee Name (if different to trading name)
 - o Registered business address
 - o Business mailing address
 - o Phone number
 - o Email address (for remittance advice)
 - o Ordering address of the supplier to which ANZ has to issue the purchase order (PO)
- Additional documents required for foreign currency Suppliers - Refer to [FOREIGN CURRENCY INVOICES](#).

Documents required to amend the details of an existing supplier

You are required to submit the below details in case there are any amendments to your details to [ANZ Buy and Pay India Helpdesk](#).

Amendments	Required Documents to Amend
Supplier Name	Company Letter Head or Certificate of Registration
Change in bank details	Cancelled Cheque / Company letter head with the bank details which is signed
GST number	Company letter head with the GST details / Invoice copy
Email ID	Email from the supplier with the Email ID
Address / Contact information	Company letter head with the Contact information / Invoice copy
Withholding %	Invoice copy

2. OUR PURCHASING PROCESS

A supplier must be registered in the ANZ Accounts Payable system prior to any procurement transaction. Obtaining a valid Purchase Order (PO) from ANZ before delivering goods or services is the best way for ANZ's suppliers to ensure prompt payment.

The lack of an accurate or valid PO from ANZ may result in a misunderstanding of requirements and may increase the risk of late payment.

You will receive ANZ's official PO electronically via ANZ's Purchasing system SAP Ariba. For suppliers who are registered in SAP Business Network, will receive the Purchase orders through SAP Business Network Account.

TIP: Please ensure that you can receive emails from this address or check your spam/junk folder. If you haven't received a PO, please contact your ANZ Business Contact who has engaged with you.

An ANZ Purchase Order will include:

- Purchase Order number – this **must be referenced** on all invoices and delivery notes
- Contract number (if applicable)
- Which ANZ legal entity and ANZ invoice contact is issuing the Purchase Order
- ANZ delivery address, where the goods are to be shipped/or services to be undertaken
- ANZ billing address
- Description of goods or services requested, and the agreed purchase price
- Shipping instructions (if applicable) which comply with our purchasing terms and conditions for health, safety and environment requirements
- Our Purchase Order terms and conditions are available at: [Sustainable Procurement | ANZ](#)
- Any other additional requirements to facilitate payments that have not already been stated in the contract.

3. GOODS RECEIPTING

ANZ's purchases of goods require us to record receipt on our systems. To help us receipt and process your shipment quickly please ensure your shipment's packing list or label contains the following information:

- Purchase Order number – to be on every box, if multiple boxes in shipment
- Supplier's name and address
- ANZ Requestor name, address and ANZ Business Unit
- Supplier's part number (if applicable)
- ANZ's serial/item number (if applicable)
- Quantity of items included in the shipment
- Description of material
- Date goods shipped
- Your packing list number (if applicable)
- Country of origin where shipment originated
- Box weight
- For multiple boxes, write 'Box _ of _' e.g. 'Box 1 of 3'
- Special handling instructions to mitigate any risk or safety concerns.

Important:

- Please note that incorrect or incomplete paperwork accompanying deliveries may result in receipt by ANZ being delayed or rejected.
- In the case of supply of goods to an **ANZ Special Economic Zone (SEZ) unit**, the supplier should follow the procedures laid under the SEZ Act before in-warding the goods into the SEZ zone. Relevant documents of the supply should accompany the consignment for inspection to obtain permission from the concerned SEZ authorities for the movement of goods inside the SEZ. ANZ will not receipt the goods unless and until there is a seal of SEZ security on the consignment documents.
- Do not attach the invoice to the packing slip.
- All invoices should be addressed to either the ANZ requestor who is based out of India (mention email ID of the ANZ contact) or a PO number.
- Please send accurate invoices to ANZ as soon as delivery is made. ANZ will match the invoice with the original Purchase order and delivery or service receipt before approving it for payment.

4. ANZ BILLING ADDRESS

Entity	Bill to address
ANZ SSI -Eucalyptus	ANZ Support Services India Pvt Ltd "Eucalyptus", Manyata Embassy Business Park Special Economic Zone, Outer Ring Road Nagavara and Rachenhalli Villages K.R. Puram Hobli, Bengaluru East - 560 045, INDIA
ANZ SSI - Mountain Ash (H2)	ANZ Support Services India Pvt Ltd "Mountain Ash", Manyata Embassy Business Park Special Economic Zone, Outer Ring Road Nagavara and Rachenhalli Villages K.R. Puram Hobli, Bengaluru East - 560 045, INDIA
ANZ Operations & Technology	ANZ Operations & Technology Pvt Ltd Arliga Eco World, Campus 5A Ground Floor, Levels 4 to 9 Sarjapur - Marathahalli Outer Ring Road Devarabeesanahalli Village, Varthur Hobli Bengaluru 560 103, INDIA

5. OUR INVOICING PROCESS

5.1 Preparing Accurate Invoices for ANZ

- The words, 'Tax Invoice' must appear prominently on the invoice
- ANZ India requestor name - Mention the full name and email ID of the ANZ contact
- Purchase Order number (where applicable)
- Invoice number
- Invoice date
- Billed to the correct ANZ legal entity, with correct billing address
- Full supplier name and address
- The GST Registration number of both, the buyer and the supplier on the invoice (ANZ GST number is available at the end of this document)
- PAN number of the supplier
- Complete bank account details for payment
- Correct invoice amount calculated (Net and GST shown separately)
- Correct GST value (calculated as per tax %) if GST is applicable
- Proper tax split with tax rates, separately for SGST CGST and IGST
For ANZSS and ANZOT, GST should not be charged (if tax is applicable, then it should be only IGST)
- Invoice currency
- Accurate description of services or goods provided
- BSBCC provided by ANZ requestor.

Important

- Invoices not associated with a PO must clearly reference the full name and email address of the ANZ Requestor based out of India who ordered the goods or services.
- ANZOT & ANZSS is an SEZ unit. Any supply of goods or services to an SEZ unit is treated as "Inter-State" and "zero" rated supply under the GST law. All supplies must be made, and invoices must be issued as per the provisions of the India GST law.

5.2 Sending invoices to the right place

It is important that invoices are submitted to ANZ's Scanning Centre (not to the ANZ staff member requesting the goods or services). Otherwise, it could result in delayed payments. Please send all hard copy invoices ONLY to the following addresses:

Via email - Digitally Signed Invoice:

Digitally signed invoices can be emailed to anzindia.apinvoice@ironmountain.com

Requirements for submitting digitally signed Invoices via email:

- Submit only one invoice per email along with supporting documents. ANZ cannot accept multiple invoices on a single email.

- Send your invoice as either a PDF or a TIF/TIFF file.
- If an invoice is being resubmitted or is overdue, please indicate it on the invoice itself before sending the image via email.
- Delete email signatures in the HTML or PNG format.
- Remove images/graphics before converting the invoice to a PDF format.
- Remove Microsoft Excel files.
- Refrain from using zipped formats (.zip, .zipx and .rar). These file formats will be rejected.

Via post:

Iron Mountain India Pvt Ltd
 Ref: ANZ Bank India
 48/2 Kudlu Gate, Off Hosur Road
 Bengaluru – 560068

5.3 Submission of invoices via SAP Business Network

It is recommended that, where possible, you register for an SAP Business Network Account to transact electronically with ANZ. This electronic process of receiving Purchase Order and Invoice submission using SAP Business Network will result in timely processing and payment of your invoices. Suppliers registered with SAP Business Network Standard Account must submit all PO invoices through the portal only.

ANZ is enabling SAP Business Network, Standard Account registrations with zero cost for Suppliers submitting invoices directly to ANZ and that will result in simpler and faster payment of your invoices. This will make it easier for you to manage your invoices with ANZ.

What are the benefits for you?

SAP Enterprise Account and SAP Standard Account enables e-Invoicing and below are some of the benefits of e-Invoicing:

- Receiving electronic Purchase Orders from SAP Ariba via email and portal
- Checking your Purchase Order, invoice, and payment status
- Submitting invoices via the web portal directly to ANZ (no need to send to the scanning centre or ANZ Requestor)
- Visibility of your invoices (you will receive email notifications when invoice status changes)

Registering for **SAP Standard Account does not incur additional costs.**

Contact [ANZ Supplier support](#) for assistance.

Please refer to the below guidelines to know the mode of invoice submission in detail:

- a) Through the **SAP Standard Account** - (Suppliers that are registered with SAP Standard Account on SAP Business Network) can:
 - Transact freely without any document limitations

- Receive 24/7 online email support
- Have access to help centre for FAQs, tutorials, product documentation etc.,
- Manage multiple customers using single account
- View Purchase Orders within account
- View invoices and other created documents within account
- Create/Publish Electronic Catalogs to Enhance PO Accuracy.
- [Note: Registering for SAP Standard Account does not incur additional costs.](#)

b) Through the **SAP Business Network, Enterprise Account** - (Suppliers who have a fully enabled account on SAP Business Network) can:

- Integrate Your order fulfillment and invoicing systems with SAP Business Network through cXML, EDI or CSV.
- Run reports to gain insight into your order history, document statuses, and customer transactions.
- Gain access to 24/7 online support with customer service representatives and access to SAP Ariba's global Help Center.
- Manage all your customer accounts and documents on a single dashboard and view all active and pending tasks.
- Collaborate on advanced business processes with your customers through contract invoicing, services invoicing, and inventory forecasting.
- View Purchase Orders within account.
- View invoices and other created documents within account Create/Publish Electronic Catalogs to Enhance PO Accuracy.
- [Note: Registering for Enterprise Account incurs SAP subscription fees.](#)

Important: What could go wrong for invoice submission?

Invoices which do not meet the specifications outlined below may be returned to suppliers, resulting in queries or delayed payment:

- Incomplete information or invoice details, which are different to the delivery documentation or PO may result in additional queries and a delayed payment.
- Invoices will not be processed if they are handwritten, amended/corrected by hand, have been highlighted, marked, or have sticky notes on them.
- Statements, acknowledgements, sales orders, confirmations, packing slips, credit card receipts, sales slips, receipts and invoices with a bottom-line total of \$0.00, third-party invoices and work orders (e.g., sub-contracting arrangements), email conversation notes or written conversation renderings, drawings and technical specification sales orders are not considered as valid invoices.

Tip: Double-check the accuracy of invoices before submitting them to ANZ.

6. FOREIGN CURRENCY INVOICES

Any foreign currency invoices should be sent along with the documents listed below:

- Current FY's 10F Declaration
- Current FY No PE Declaration
- Copy of the PAN Card (Optional)
- Current FY's Tax Residency Certificate

If you are unable to locate the forms, please contact [ANZ Buy and Pay India Helpdesk](#).

7. OUR PAYMENT TERMS

7.1 Payment terms

ANZ's standard payment terms are 30 days from the date of receipt by ANZ of a valid tax invoice which meets the requirements outlined in the [OUR INVOICING PROCESS](#) section. Please ensure that these terms are stated on the invoice unless alternative payment terms have been agreed in writing with ANZ Procurement.

Note:

- Refer to [OUR INVOICING PROCESS](#) to make sure your tax invoice meets ANZ's requirements to ensure prompt payment and reduce the risk of invoice rejections.
- If you need to update and resubmit your invoice because it didn't meet the requirements outlined in the [OUR INVOICING PROCESS](#) section, the payment will be made **30 days** from the date your revised invoice is received.
- If your invoice due date falls on a weekend, i.e., Saturday or Sunday, or on a public holiday, your payment will be made on the following working day.

7.2 Payment Remittance advice

For India-based suppliers submitting invoices in Bengaluru, remittance advice will be sent automatically to the registered email address.

For any other remittance queries, please contact [ANZ Buy and Pay India Helpdesk](#).

8. CREDIT NOTES

Please send accurate credit notes to ANZ once you have confirmation from your ANZ business contact.

Where and how do I send credit notes?

Please send your credit notes by post or email only to the address or email ID mentioned in the [CONTACT INFORMATION](#) section.

Important: What could go wrong? Incomplete or incorrect Invoices will be returned to you to amend and resubmit. This could hold up future payments.

- Double-check the accuracy of credit notes before submitting them to ANZ.

9. SUSTAINABLE PROCUREMENT

As a large organisation with an extensive supply chain we recognise that our procurement activities have social and environmental impacts.

Supplier Code of Practice (SCOP)

As part of ANZ's purchasing process, ANZ is committed to engaging suppliers whose environmental, ethical and social performance is of a high standard. In providing goods and services to ANZ you must comply with ANZ's Supplier Code of Practice. Details of the code and ANZ's expectations can be found here: [ANZ Supplier Code of Practice](#).

Human Rights and Modern Slavery

In providing good and services to ANZ you must comply with all applicable modern slavery laws and regulations and take reasonable steps to ensure that there is no modern slavery or human trafficking in your or your subcontractors' supply chains or business operations.

ANZ takes its responsibilities to minimise the risk of forced labour in its supply chain and business operations very seriously.

To understand the steps we are taking, our Modern Slavery Statement can be found at: [Sustainable Procurement and Modern Slavery](#).

Whistleblowing

ANZ has a Whistleblower Channel which allows suppliers and their subcontractors (as well as relatives and family members) to report any reasonable and genuine concern they have about actual or suspected misconduct within or by ANZ and anyone connected with the ANZ Group. Reports can be made anonymously. More details and how to access this channel can be found here: [ANZ Whistleblower Policy](#).

Any questions regarding Sustainable Procurement should be directed to: groupprocurement@anz.com.

10. CONTACT INFORMATION

Important: For the team to help you quickly, please have the necessary information available if your query relates to a specific topic.

ANZ Buy and Pay India Helpdesk

Email: [ANZ Buy and Pay India Helpdesk](#)

11. FREQUENTLY ASKED QUESTIONS

How do I obtain payment for an invoice?

- To ensure an invoice is processed and paid, make sure that your company is set up in the ANZ supplier database.
- Refer to [REGISTER AS A SUPPLIER](#).
- Is a valid and correct ANZ PO number provided on the invoice?
 - ANZ makes purchases via a Purchase Order. An invoice must be preceded by the issuance of a valid ANZ Purchase Order. Sending an invoice without a valid PO may result in processing and payment delays.
 - Refer to [OUR PURCHASING PROCESS](#) and [OUR INVOICING PROCESS](#) for information.
 - Also refer to the next question, which addresses invoices without Purchase Order.

How do I invoice if I have rendered the services/goods, but have not been issued a Purchase Order?

Invoices that were not raised as a PO must clearly reference the correct ANZ Group legal entity, as well as the full name and email of the ANZ staff member who ordered the goods or services.

Where do I send an invoice?

Refer to [OUR INVOICING PROCESS](#) under the sub-heading "Sending invoices to the right place" for information.

How do I get a valid ANZ PO?

Talk to your ANZ contact person who is making the purchase to first obtain a valid ANZ PO **before** delivering goods or services. Sending an invoice without a valid PO number may result in processing and payment delays.⁴ How do I follow-up on an existing enquiry?

- All new enquiries to the India Procurement & Payments Helpdesk are issued with a case number.
- If you are following up an existing enquiry by email, leverage the existing email correspondence by forwarding your past email to the Helpdesk. In the subject of the email include:
 - The words FOLLOW UP
 - Your existing case number

How do I register to become an ANZ supplier?

Refer to [REGISTER AS A SUPPLIER](#).

What are ANZ's standard payment terms?

ANZ's standard payment terms are 30 days from the date of receipt of a valid tax invoice, which meets the requirements outlined in the [OUR INVOICING PROCESS](#) section unless alternative payment terms have been agreed in writing with ANZ Procurement.

What are ANZ's standard purchase order terms?

ANZ PO terms and conditions are published on our website at: [Sustainable Procurement | ANZ](#).

Where do I send my TDS exemption or Lower TDS certificate?

Please send your TDS exemption certificates to ANZ Buy and Pay India Helpdesk. Also do attach TDS exemption certificate with every invoice submitted to ANZ so ANZ can ensure that lower TDS rates are applied.

Where do I get my TDS certificate?

Please contact [ANZ Buy and Pay India Helpdesk](#).

Where do I send my audit confirmation queries?

Please send to [ANZ Buy and Pay India Helpdesk](#).

Should I inform ANZ if I am sending an invoice with the new GST number or new bank details?

Yes, the GST number and bank details on your invoice should match with details available in ANZ database. If there is a change in your details, please contact the ANZ team and provide details requested in the [REGISTER AS A SUPPLIER](#) section to [ANZ Buy and Pay India Helpdesk](#).

What is a Digitally Signed Invoice?

Digital Signature means authentication of any electronic record by the Supplier by means of an electronic method or procedure in accordance with the provisions of section 3 of the Information Technology Act 2000. For the purpose of this definition to digitally sign a document (by using a combination of private and public keys), the Supplier must have a valid digital ID issued from one of the approved Certifying Authorities (CA) such as NIC, SafeScript, e-Mudhra, NSDL, etc.

What is the ANZ bill to address?

Entity	Bill to address
ANZ SSI –Eucalyptus	ANZ Support Services India Pvt Ltd "Eucalyptus", Manyata Embassy Business Park Special Economic Zone, Outer Ring Road Nagavara and Rachenhalli Villages K.R. Puram Hobli, Bengaluru East - 560 045, INDIA

ANZ SSI - Mountain Ash (H2)	ANZ Support Services India Pvt Ltd "Mountain Ash", Manyata Embassy Business Park Special Economic Zone, Outer Ring Road Nagavara and Rachenhalli Villages K.R. Puram Hobli, Bengaluru East - 560 045, INDIA
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What is ANZ's Purpose?

Our purpose is to shape a world where people and communities thrive. That is why we strive to create a balanced sustainable economy in which everyone can take part and build a better life. For more details, visit [Our Purchase and Strategy](#) page.

What is ANZ's Supplier Code of Practice?

ANZ's Supplier Code of Practice (SCOP) outlines our minimum requirements for all suppliers in relation to governance and general compliance, Human Rights and workplace relations, occupational health & safety, ethical business practices and environmental management.

When are Invoices Returned to Supplier (RTV)?

Invoices which do not meet the specifications outlined below may be returned to suppliers, resulting in queries or delayed payment:

- Incomplete/Incorrect information or invoice details (listed below), which are different to the delivery documentation or PO may result in additional queries and a delayed payment.
 - ✓ Missing/Incorrect ANZ Requestor's E-mail ID on the Invoice copy
 - ✓ Incorrect GST calculation
 - ✓ Unclear Invoice image
 - ✓ GST # missing.
 - ✓ Multiple Invoices in one PDF
 - ✓ Invalid PO
 - ✓ ANZ bill to address missing.
 - ✓ Incorrect Bill to Address
 - ✓ Future dated invoice
 - ✓ Missing pages in invoice
 - ✓ Invoice date missing
 - ✓ Duplicate Invoice
 - ✓ Missing/Wrong Bank details of Supplier on the Invoice
 - ✓ Wrong Calculation with amount
 - ✓ Missing Supplier Address

- Invoices will not be processed if they are:
 - ✓ Handwritten, amended/corrected by hand, have been highlighted, marked or have sticky notes on them.
- Statements, acknowledgements, sales orders, confirmations, packing slips, credit card receipts, sales slips, receipts and invoices with a bottom-line total of \$0.00, Third-party invoices and work orders (e.g., sub-contracting arrangements), email conversation notes or written conversation renderings, drawings and technical specification sales orders are not considered as valid invoices.