



## JOIN US IN SHAPING A WORLD WHERE PEOPLE AND COMMUNITIES THRIVE

AUSTRALIA RETAIL & COMMERCIAL DIVISION

At ANZ, we are driven by our purpose and strive to create a balanced and sustainable society in which everyone can take part and build a better life. Our purpose not only underpins our business strategy, it guides the decisions and actions we take every day as we serve individuals, families, businesses and communities.

If you're motivated by creating social good, join us. We know we play an important role in society, and we don't take that lightly. Be a part of building communities, providing people with opportunity, and helping to transform ideas, hard work and ambition into reality.

Our graduate programs are designed to challenge and reward. We help grow curious minds and develop careers for those motivated to make a positive difference for our customers and community. We're on the hunt for dynamic graduates who love workshopping ideas, are keen to embrace and explore innovation, and have exceptional taste in music (the last bit is optional...) We want people who aren't afraid to speak up, share their opinions, develop relationships and influence outcomes.

We're interested in people with diverse backgrounds, who are excited about joining a bank that's reinventing itself to address the complex challenges that society faces

today, continuously raise standards in banking, and create opportunities for generations to come.

No matter where your career takes you, our Graduate program will provide you with the foundation you need to grow and succeed.

### TAKE A LEAP IN THE RIGHT DIRECTION

One of the best ways to learn is to throw you into new experiences. Each of our key business areas in Australia and New Zealand have programs that offer multiple rotations. Our program will ensure you get 18 months of valuable 'real life' work experiences as well as exposure to a diverse range of people, environments and situations before moving into a permanent role within the bank. We also provide supportive coaching, peer-to-peer learning, mentoring, training, networking and sponsorship from senior leaders.

## WHAT YOUR DAY MIGHT LOOK LIKE AS A GRADUATE WITHIN OUR AUSTRALIA RETAIL & COMMERCIAL BUSINESS...

I always start my day with a waterfront walk to clear my mind and prepare myself for my upcoming day. I sit down at my desk around 9, check my emails, say hello to my team and go downstairs together to grab a fresh orange juice.

First line of order is to do a team stand up where we discuss what work we have on for the day, and bring up any blockers to work through as a team. I log into Adobe Analytics to knock out some of my data investigation from the latest app launch. Our customers are loving our new goals feature, and it's tracking really well for the delivery squad. I'm putting together a dynamic view to present my findings at a showcase, so that the rest of the tribe can be up to date with our amazing results.

It's a sunny day out, so I grab a salad and head to the grassy hill to enjoy lunch with a few of my friends. Afterwards, I have a meeting with the Home Lending Department about an upcoming feature they want to release in the app. We collaborate on the possible look and feel, and any risk and assurance items. We will need to meet regularly throughout the upcoming months as we draw closer to release. After completing a few more data requests, I update my agile board to reflect what work is now complete, and scan my eye over what's on my agenda for tomorrow.

– Jordan Russo, Australia Retail & Commercial Graduate

## WHAT YOUR DAY MIGHT LOOK LIKE AS A GRADUATE IN OUR FRONTLINE BUSINESS...

I love to start my day early at 8am where I begin by checking emails and updating my 'to do list' for the day. Being in a customer facing role, I have a lot of tight deadlines to deliver excellent customer service, so I find that a 'to do list' is really helpful. Once this is complete, my team grab our coats to go on a walk and buy our morning coffee.

I start working through my list of tasks which likely includes responding to customer queries over the phone and speaking with our internal stakeholders such as asset and trade finance. Looking through our portfolio, we have just received the quarter 4 financials from one of our customers. I'll make a start on analysing the trends from the previous period to track how their business is going and document their credit risk position.

It would be great to attend a customer meeting with this customer in the upcoming weeks prior to their annual review, which is my favourite part of being in banking. I love to hear our customers talk about their businesses and give us a tour of their facilities. This allows us to build a valuable relationship so that we can best meet their needs and assist their business to grow. I'll mention this to my manager so that we can schedule the meeting ahead of our annual review deadline, which will give us time to discuss any changes to the their banking products.

My team and I love to go for a walk around the block during lunch. We share some laughs and get fresh air. It allows us to come back to the office with a clear mind to continue our work. Today, I have a workshop where our credit and relationship managers discuss a client with our risk team. The purpose of this meeting is to talk through

anything we need to consider before we can submit their commercial loan application for approval.

After the call, I continue working through my list until home time. Time flies in frontline roles. It's always "on the go" because we are responding to customers' needs. It's rewarding meeting customer expectations.

Before I know it, I'm saying goodbye, I might hit the pool today to train for my upcoming triathlon.

– Basma Firas, Australia Retail & Commercial Graduate

## HERE'S THE LOW DOWN

The **Australia Retail & Commercial division at ANZ** is ANZ's largest business, made up of approximately 16,000 employees serving some six million retail and commercial customers through a network of branches, business centres, ATMs and leading digital banking applications.

Our priorities are remediation and learning from the things we got wrong in the past, building momentum with a renewed focus on Home Owners and Business Owners, and transforming our Australia business so it's relevant for our customers in the future. This involves improving our technology and reinventing our customer and employee experience through simpler, automated services and improved platforms.

As an Australia Retail & Commercial division Graduate, the sky is the limit with an extensive range of opportunities from banking, market research and insights, or data analytics and product development. With so many options, you will get to experience a variety of roles that will utilise your capabilities and push you out of your comfort zone.

You don't need a banking or finance background to join Australia Retail & Commercial – we are all constantly collaborating on exciting projects, so we need people who can work well in a team, are strong communicators, enjoy putting forward ideas and can deliver at pace.

## WHAT'S INVOLVED?

You will complete three rotations as a part of your graduate program, and each rotation runs for six months to ensure you get the most out of your time in that area. For your second and third rotation, you can preference a role to explore areas that peak your curiosity.

The program begins with induction week, this is where you will meet your fellow graduates, the graduate team and leaders from all parts of the business. The induction will go over ANZ's values, as well as different skill sessions such as leadership, the agile approach and human centred design to get you ready for your first rotation.

Along the way, you will have development days to further enhance your technical and interpersonal skills, with tailored mentoring sessions and networking opportunities.

Expect to face challenges, make mistakes, and keep an open mind to continuous learning and personal improvement. Know that you will never be in it alone as there is always ongoing support from a buddy, mentors, coaches, leaders and the graduate team to help you set and achieve your career goals.

## WHERE WILL YOU BE LOCATED?

We have Australia Retail and Commercial graduates based across WA, QLD, NSW, SA & Victoria and the rotations are generally based out of the capital cities and surrounding suburbs.

## HERE ARE SOME AREAS YOU MIGHT WORK IN:

### Banking

We work with a range of customers from start-ups to large complex trading companies that span across many industries such as retail and manufacturing. One day you might be conducting industry analysis, and the next you could be on the road with your relationship manager visiting a prospective customer.

### Digital

Our customers are at the heart of everything we do at ANZ, and we want your fresh ideas on how we can make their experiences better. Our digital channels are growing fast, with rotations available within areas such as the ANZ App and internet banking.

You can work on customer research and insights for upcoming features, or learn data analytics to inform strategic decisions. The digital space also has opportunities to explore risk and assurance as well as working within the customer adoption space on marketing campaigns and events.

### Product

We know banking can be complicated, so our product teams are working hard to simplify our offering to better suit our customers' needs. You can complete a rotation across product areas targeting home owners, business owners and retail customers. Working in an agile methodology, you will showcase your innovative ideas and problem solving techniques to existing products, and new product development.

### Remediation

The banking industry is highly regulated to ensure the protection of our customers. At ANZ, we take pride in accountability if things go wrong, and work fast to fix issues when they arise. Completing a rotation in this area will enable you to learn more about the overall banking environment and government policies. You will work on projects that ensure our customers banking experience is smooth and secure.

## ENOUGH ABOUT US. WHAT ABOUT YOU?

- Are you someone who asks 'why' a lot? We love curious people challenging status quo.
- Do you think differently about things? Variety of views allow us to come up with best solutions.
- Do you love new experiences, challenging yourself, and having fun? Our graduates are passionate about meeting our customers' needs through creative ideas and deep analysis, whilst also building relationships in and outside of the bank.
- Do you love working in a team? We take a lot of pride in our work and values, so we look for people who display collaboration, respect, and agility, as well as the ability to flourish within a team.
- Do you get frustrated by blockers? We do to. We are looking for people who love working at a fast pace in a rapidly transforming business environment.
- Most importantly, you're passionate about our customer experience. We all come from a diverse range of backgrounds, but this is what helps us to provide the best experience for our customers.

## ARE YOU IN? WHAT'S NEXT?

We want to get to know you for who you really are, and don't believe that we can assess that by reducing your experiences to a page. This means that there's no need to send us a copy of your resume, or even your cover letter!

Instead, we invite you to take part in a series of games which assess a range of cognitive abilities. That's it.

If you move to the next stage we'll invite you to do a Personality Questionnaire. There are no right or wrong answers, we just want to learn more about how you prefer to work.

From here, you'll be invited to do a digital interview (meaning you can interview from the comfort of home), where you record your answers to prompts in a series of short videos. Finally, we'd love to meet you in-person in our office where we have an assessment centre that includes an interview and role play.

This could be the perfect opportunity for you to take your career to the next level. Apply today and give it a go.



If this sounds like the program for you, apply today on [www.anz.com](http://www.anz.com).