

# Work Health and Safety Management System Overview

25 April 2022

## DOCUMENT CONTROL

<b>Document Identifier</b>	HS007
<b>Version</b>	1.9
<b>Date of Issue</b>	25/04/2022

## Version History

<b>Version</b>	<b>Date</b>	<b>Nature of Amendment</b>
<b>1.9</b>	25/04/2022	Update of New Zealand ACC Certification ending 31 <sup>st</sup> March 2023
<b>1.8</b>	1/06/2021	Update to include changes in relation to the introduction of Comcare Self Insurance in Australia
<b>1.7</b>	16/04/2021	Update of New Zealand ACC Certification ending 31 <sup>st</sup> March 2022
<b>1.6</b>	22/02/2021	Update of certificate of currency and alignment of Work Health & Management System to ISO45001:2018
<b>1.5</b>	20/01/2020	Update of Certificates of Currency for WA and NT
<b>1.4</b>	7/01/2019	Update of Health and Safety (H&S) Policy and minor changes to reflect current processes
<b>1.3</b>	3/10/2018	Update of Certificate of Currency for NT and New Zealand
<b>1.2</b>	3/07/2018	Update of certificates of currency, SA, NSW, Tas, Qld
<b>1.1</b>	24/01/2018	Minor changes to reflect current processes and updated Certificate of Currency for ACT
<b>1</b>	1/10/2017	Renumbered and added updated certificates of Currency for NZ, NT and SA

# Contents

<b>Document Control</b>	<b>1</b>
Version History	2
<b>Introduction</b>	<b>4</b>
<b>ANZ's Work Health and Safety Management System</b>	<b>5</b>
<b>The Five Principles at Work</b>	<b>6</b>
Principle 1 – Leadership and Worker Participation	6
Consultation	6
Accountability and responsibility	7
Principle 2 – Planning	7
Planning, identification of hazards, hazard/risk assessment and control of hazards/risks	7
Legal and other requirements	7
Wellbeing and safety management plans	7
Priorities, Measures and Targets	8
Principle 3 – Support & Operation	8
Ensuring capability	8
Support Action	9
Hazard identification, Risk Assessment and Risk Control	10
Contingency preparedness and response	11
Principle 4 – Performance Evaluation	12
Inspection, testing and monitoring	12
WHSMS Audit	12
Corrective & preventative Actions	12
Principle 5 –Improvement	14
Review of the WHSMS	14
Continual improvement	14
<b>Attachments</b>	<b>14</b>
ANZ's Wellbeing and Safety Policy	15

## INTRODUCTION

At ANZ we strive to create a balanced, sustainable society in which everyone can take part and build a better life. A key way we bring our purpose to life is through placing great importance on the safety, security, physical and psychological wellbeing of all who work for or visit us.

To that end, ANZ is committed to proactively supporting the physical and psychological wellbeing of our people through providing a safe and healthy environment.

In order to achieve this, ANZ has put in place a robust Work, Health and Safety Management System (WHMS) to identify, evaluate and control hazards and risks in the workplace and our operations which may affect the health, safety and wellbeing of employees, customers, contractors, visitors and members of the public.

ANZ provides resources, including internal and external expertise, and supporting policies and procedures, to achieve these aims and to continuously improve health, safety and wellbeing throughout the organisation.

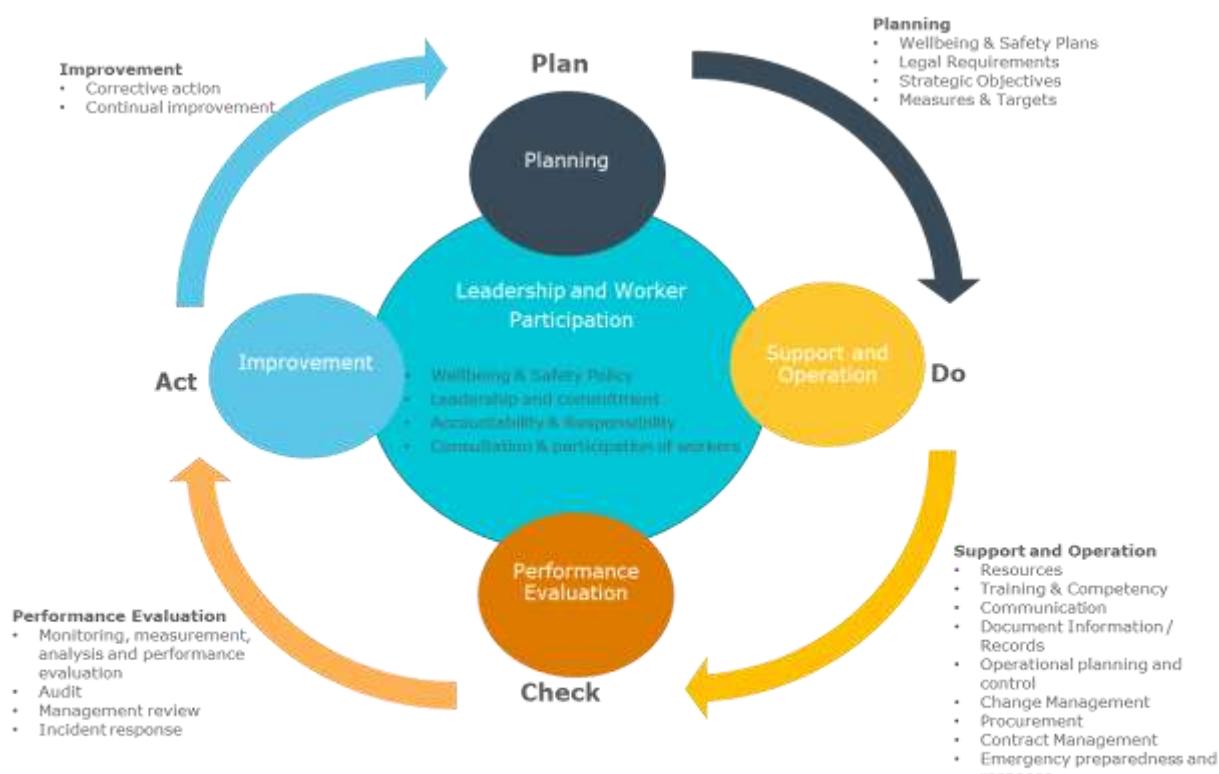
# ANZ'S WORK HEALTH AND SAFETY MANAGEMENT SYSTEM

The primary objectives of ANZ's WHSMS are to promote a healthy workforce, to maintain a safe system of work and to proactively support the wellbeing of our people.

ANZ's WHSMS is aligned and consistent with the requirements set out by AS/NZS ISO45001:2018 – Occupational health and safety management systems. Our system is regularly audited by external, certified auditors.

Based on the continuous cycle of Plan-Do-Check-Act, the system applies the 5 key principles of health and safety management (shown in the diagram below):

- Leadership and Worker Participation
- Planning
- Support and Operation
- Performance and Evaluation
- Improvement



# THE FIVE PRINCIPLES AT WORK

## Principle 1 – Leadership and Worker Participation

ANZ's senior management, with assistance from people leaders, is responsible for providing and ensuring the overall direction and performance of ANZ in health, safety and wellbeing including:

- endorsing ANZ's Wellbeing and Safety Policy
- ensuring availability and allocation of adequate resources for policy implementation; and
- ensuring organisational performance is monitored and remediation and improvement measures are identified and implemented.

Senior leaders are expected to lead by example by demonstrating leadership in safety and wellbeing and ensuring their people leaders take accountability for health, safety and wellbeing in the workplace.

ANZ is committed to meeting all legislative health and safety requirements and continuously improving health, safety and wellbeing performance.

The Wellbeing and Safety Policy outlines ANZ's commitment to providing a safe system of work for employees, customers, contractors, visitors and members of the public. It is signed by the Chief Executive Officer (CEO), and is accessible to all employees, either on 'Max' (ANZ's intranet) and [www.anz.com](http://www.anz.com) or displayed on noticeboards.

See Attachment: ANZ's Wellbeing and Safety Policy

### Consultation

ANZ has documented procedures for employee consultation and involvement on work health safety and wellbeing issues. The procedures outline the process for consulting on health and safety issues, as well as the process for electing/selecting and training of health and safety employee representatives and health and safety management representatives. The procedures are available to all employees via the intranet ('Max').

Wellbeing and safety committees are established representing the States and Territories of Australia, while New Zealand and some other countries also have committees. Management and employee representatives from a variety of business units attend the meetings.

The interests of employees, contingency labour and employers are represented at these forums to enable free and open discussion to occur and agreement to be reached.

ANZ involves employees and others working on behalf of ANZ in the development, implementation and review of processes and procedures related to hazard identification, risk assessment and risk controls and in the management of hazards at a local workplace level. They are also consulted in relation to changes that affect health, safety and wellbeing in the workplace.

## **Accountability and responsibility**

ANZ has defined, designated, documented and communicated the wellbeing and safety accountabilities, responsibilities and authorities for wellbeing and safety for all employee levels within the organisation and for all relevant roles (e.g. Health and Safety Representatives, wardens, first aid officers) and other relevant parties.

## **Principle 2 – Planning**

### **Planning, identification of hazards, hazard/risk assessment and control of hazards/risks**

ANZ has established, implemented and maintained documented procedures for hazard identification, hazard/risk assessment and control of hazards/risk relating to ANZ operations.

### **Legal and other requirements**

Procedures are established, implemented and maintained to identify all legal and other wellbeing and safety requirements directly related to our operations.

Management, employees and others working on behalf of ANZ have access to current wellbeing and safety information including health and safety legislation via 'Max' (ANZ's intranet). Wellbeing and safety documentation is amended to reflect legislative changes as they occur.

ANZ ensures that relevant information on legal and other requirements are communicated to employees, contingency labour and others working for ANZ, as required.

### **Wellbeing and safety management plans**

ANZ has developed and implemented a documented wellbeing and safety planning system to ensure that wellbeing and safety management strategies are operating effectively and objectives and targets are being achieved.

By taking a proactive approach to wellbeing and safety within the workplace and planning ahead, the focus is on prevention activities that eliminate or reduce hazards at the source. This will reduce workplace injury and illness.

Wellbeing and safety requirements are formally and systematically planned for and appropriate resources are allocated to ensure implementation and outcomes are measured against documented objectives, targets and the policy.

Wellbeing and safety planning at ANZ includes:

- Strategic wellbeing and safety (W&S) Priorities
- W&S initiatives
- Wellbeing and safety plans

The Strategic W&S priorities are developed on an annual basis and monitored and reviewed by Senior Management at intervals throughout the year. Objectives and targets to support the strategy are also reviewed on an annual basis.

Progress against targets are measured and reviewed on a regular basis to ensure continuous improvement in wellbeing and safety performance.

The initiatives to support delivery of the wellbeing and safety priorities are major projects that are undertaken by members of ANZ's W&S Team to improve ANZ's WHSMS, employee experience and W&S performance for the coming bank financial year. These initiatives are based on incident and injury data, emerging risks, employee input and regulatory requirements.

## Priorities, Measures and Targets

ANZ has established, implemented and maintained wellbeing and safety objectives and targets at the Corporate level which flow through to Division and Business Unit (where applicable) levels.

ANZ evaluates its wellbeing and safety performance by setting objectives and targets based on the overall goals for health and safety performance identified in the ANZ Wellbeing and Safety Policy.

Wellbeing and Safety activities are set out at the workplace including what health and safety actions will be completed, how those actions will be carried out, who will carry them out and by when.

## Principle 3 – Support & Operation

### Ensuring capability

#### Resources:

ANZ provides resources (including human and financial resources, specialised skills and technology) to implement, maintain and continuously improve wellbeing and safety within the bank.

ANZ's processes include:

- identifying and allocating people resources for the implementation of the ANZ WHSMS
- allocating resources that adequately address the size and nature of ANZ's business and nature of risk
- maintaining equipment and facilities to support health, safety and wellbeing in the workplace
- allocation of appropriate budget to support the implementation of ANZ's WHSMS
- identifying and organising training to ensure necessary competencies at all levels within the organisation are met
- arrangements for the effective communication of wellbeing and safety information
- arrangements for effective employee consultation; and

- arrangement for specialist advice and services.

#### Integration

ANZ's WHSMS is integrated where possible into business operations including, but not limited to organisation policies, training and development, information technology, performance review, procurement/ purchasing, communication and reporting.

#### Training and competency

ANZ has a documented procedure for wellbeing and safety training and competency. The procedure provides for how wellbeing and safety competencies are outlined and maintained.

Wellbeing and safety training is a key component of ANZ's WHSMS and there is a range of wellbeing and safety courses that target specific job roles and activities.

ANZ provides training for the following:

- senior management
- people leaders
- all employees (regardless of role in the organisation)
- selected contractors (with ANZ salary numbers)

- employees who perform a particular wellbeing and safety function (e.g. First aid officers and Health and Safety Representatives); and
- employees who perform specific job functions (e.g. task-specific manual handling training and education of staff).

Training delivery is blended via online learning modules on ANZ's web-based learning management systems and as required, facilitator led training programs.

## **Support Action**

### **Communication**

ANZ has established procedures for ensuring that pertinent wellbeing and safety information is communicated to and from employees and other relevant parties e.g. service providers.

ANZ uses various methods to communicate wellbeing and safety information, including: through wellbeing and safety plans, ANZ's intranet, training courses, e-mails, notice boards, wellbeing and safety posters, wellbeing and safety checklists, wellbeing and safety matters discussed at team meetings and wellbeing and safety committee meetings; contract management meetings; internal publications (business unit newsletters, bulletins, Max articles /posts, Yammer.)

### **Reporting**

Wellbeing and safety reporting occurs at a number of levels within ANZ, with both internal and external reporting being undertaken on a regular basis.

Internally there is reporting on a number of health and safety performance indicators and prevention activities, including:

- Twice yearly reports to the ANZ BGL Board and senior leadership team and at least annually to Subsidiary Boards (as relevant).
- regular reports to Divisional Senior leadership or risk groups
- quarterly report on ANZ's Intranet

- quarterly reports or as required for W&S Committee meetings
- quarterly reports to Divisional and Business Unit management (as required).

External reporting covers the following areas:

- public reporting (e.g. [Sustainability Review](#))
- regulatory/Comcare reporting (e.g. audit, incidents, workers compensation claims, return to work); and
- Reputation Index Reporting (e.g. Dow Jones Sustainability Index)

### **Documentation**

ANZ has established, implemented and maintained information that describes the WHSMS and provides reference to other related wellbeing and safety documentation. The information is available in an electronic format and is available to all ANZ employees via 'Max' (ANZ's intranet).

### **Document & data control**

ANZ has a procedure in place to ensure that documents in relation to wellbeing and safety are handled and controlled in a systematic manner.

The procedure covers requirements for the distribution, accessibility, storage, modification, review and control of health and safety policies, procedures and related documents and data. The system aims to ensure that all personnel have access to wellbeing and safety documentation and only the correct version is available for use.

### **Records and information management**

ANZ has established, implemented and maintained a process for records and information management. The process addresses the identification, collection, indexing, filing, storage, maintenance, retrieval, retention, disposition and access of records and WHSMS information.

## Hazard identification, Risk Assessment and Risk Control

### Hazard identification

ANZ has a formal and documented process for hazard identification. ANZ has identified wellbeing and safety hazards via a formal risk assessment process and included these in ANZ's Wellbeing and Safety Risk Profiles.

From these risk profiles, each Division and Business Unit will review the relevant risk profile and control document (office, branch or business centre) against their operations and adapt the actions in their wellbeing & safety plans to the risks that apply to their workgroups.

At a workplace level, hazards are formally identified via localising generic risk assessments (e.g. coin handling), workplace inspections and other checks (e.g. first aid).

Ongoing hazard identification will take place, for example through industry benchmarking, Regulator input, consultation, audits and incident investigation.

### Risk assessment

Risk assessments have been undertaken on identified hazards using a formal risk assessment process. The process is outlined on 'Max' (ANZ's intranet) and is available to all leaders / employees and others working on behalf of ANZ to use.

Initial and residual risks are determined using a risk assessment matrix. The risk indicator is used to qualitatively assess the level of risk and guide decision making for risk control options.

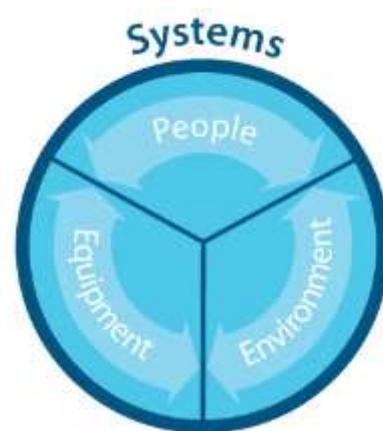
Generic risk assessments have been completed at a corporate level and control measures are available for people leaders to apply to their local work environment via their actions in the wellbeing and safety plan.

Other risk assessments are applied on an as-needs basis.

### Risk control

At ANZ, we aim to manage hazards by controlling at the source. Hazards can arise from a number of sources:

- Products that employees, contractors or the public may use or be exposed to (equipment)
- Places where employees may work or where equipment may operate (work environment)
- The activities of ANZ employees and contractors (people); and
- Interactions between people, products and the work environment (system)



Hazards identified through the risk assessment process are controlled using the 'Hierarchy of Control' method. When selecting risk controls, the preferred approach is to always try to eliminate the hazard.



## Evaluation

ANZ evaluates and reviews the effectiveness of the hazard management process and resulting risk controls on a regular basis. This includes the review of corporate risk assessments, work instructions, procedures, the Bank risk profile, emerging hazards and incident data. The goal is to ensure that the established risk controls continue to be maintained and work effectively and efficiently.

Divisions and Business Units routinely review hazard identification, risk assessment and risk control outcomes as part of the health and safety planning process.

## Design

To ensure design processes do not introduce wellbeing and safety risk into the organisation, ANZ has implemented hazard management principles to identify, assess and control risk arising from the design process for facilities and items of plants or equipment.

## Administrative (procedural) control

ANZ has developed and implemented documented procedures and work instructions where the absence of such procedures could adversely affect health and safety. ANZ's documented wellbeing and safety procedures enable processes to be communicated and applied in a uniform manner. The process procedures ensure the proper control of workplace activities that will improve workplace wellbeing and safety.

## Purchasing products and services

ANZ ensures that when introducing products and services into the organisation that hazard identification, risk assessment and risk control principles are applied to the process. ANZ has in place a system to ensure that purchased products and services conform to ANZ's wellbeing and safety requirements.

## Contingency preparedness and response

### Emergency preparedness

ANZ has identified potential emergency situations and has documented wellbeing & safety procedures for each of these. All employees complete training in emergency evacuation and receive a workplace induction that covers site specific emergency evacuation requirements. Procedures are reviewed on a regular basis.

ANZ ensures emergency procedures are periodically tested.

### Incidents involving employees

Health and safety incidents and any associated injuries are reported and managed within ANZ so that:

- the impacts of the incident on people are minimised (e.g. establishment of first aid arrangements)
- factors which resulted in the incidents are identified and action taken to prevent recurrence; and

- employees who experience injury or illness in a work related incident will be rehabilitated to their pre-injury duties wherever possible.

#### **Critical incident recovery planning**

ANZ has in place a process to ensure critical incidents are managed properly in the workplace.

The process covers but is not limited to: workplace fatality; armed hold-up, aggressive/violent customers or other external physical threat. Where employees and others who work for ANZ are not physically harmed but may be psychologically affected, ANZ has in place steps to resolve this through defusing, debriefing and counselling.

## **Principle 4 – Performance Evaluation**

ANZ has put in place procedures to monitor and measure operations and activities that can cause illness and injury. The following is monitored on a regular basis:

- Overall wellbeing and safety performance
- Conformance with wellbeing and safety objectives and targets
- Compliance with health and safety legislation; and
- Effectiveness of operational controls.

#### **Inspection, testing and monitoring**

ANZ ensures that documented procedures for the inspection, testing and monitoring related to wellbeing and safety in the workplace are established, implemented and maintained. This ensures that plant and equipment used, and processes and operations undertaken in the workplace conform to regulatory and ANZ requirements.

#### **WHSMS Audit**

Health and safety audits are undertaken in ANZ to ensure systematic review and examination of the WHSMS is undertaken to determine the effectiveness of its implementation.

Internal and external audits/reviews are some of the regular checks of the WHSMS that are conducted each year within ANZ. The audits assist to improve wellbeing and safety at ANZ and also form an integral part of our self-insurance licence re-applications (e.g. in Australia).

There are three types of audits that occur at ANZ:

- Internal evaluations and Business Assurance Audits - A schedule is conducted for each state in Australia and in New Zealand by ANZ employees.
- Self-Insurance Comcare Audits - conducted by external auditors , generally annually, in order to maintain our self-insurer's licences. Results, including an action plan, are submitted to the Comcare regulator.
- Regulator Audits NZ- These are audits conducted as part of ANZ's re-application to achieve Accredited Employer in New Zealand's Accident Compensation Commission Partnership Program.

## **Corrective & preventative Actions**

#### **General**

ANZ ensures corrective actions are taken to address the findings and recommendations reached as a result of inspections, testing, audits and other reviews of the WHSMS.

Corrective and preventative action is documented and implemented to ensure any issue or problem identified is managed appropriately to prevent future injury/illness. The process also includes a systematic follow up to ensure action effectiveness.

Information on corrective actions is found in the relevant procedures.

## **Incident investigation, corrective and preventive action**

ANZ has a documented procedure for the management of incidents. All incidents, including near misses are reported and all incidents investigated.

Reports of work-related incidents are reviewed by members of the W&S Team in order to provide support for individuals who sustained an injury or illness. In addition, a check is made that corrective action has been taken to prevent future incidents.

Incidents that rate high risk using the ANZ risk assessment matrix, or result in a Lost Time Injury (full shift lost) require a full investigation.

The incident investigation process seeks to understand the factors involved in incidents and put in place appropriate control strategies to prevent recurrence.

The approach taken, the time and resources required and the complexity of the investigation is determined by the level of risk, i.e. by a combination of the:

- severity of the worst credible outcome of the incident; and
- the probability of an incident of this severity recurring.

The key steps for completing an investigation at ANZ are:

- gather incident data
- identify incident factors
- establish controls (apply the hierarchy of control) in consultation with affected people
- prepare a report and action plan; and
- review and evaluate.

## **Principle 5 –Improvement**

ANZ aims to continuously review and improve its WHSMS and wellbeing and safety performance.

### **Review of the WHSMS**

In addition to the formal audits of the effectiveness of the implementation of the WHSMS, ANZ reviews and seeks to continuously improve its management of wellbeing and safety.

ANZ has in place a documented process for Work Health and Safety Management System review. Triggers that may initiate the review process include: internal audit results, external audit results, changes to legislation/policy, changes to organisational structure; organisation objective/target changes; suitability of performance measures; changes in workplace or work practices; results of incident investigations.

The review includes, but is not limited to: objectives and targets, responsibilities, policy, processes, procedures and other management system documentation.

### **Continual improvement**

ANZ has put in place processes to ensure the continual improvement of the WHSMS. This is achieved by the continual evaluation of performance against the Wellbeing and Safety Policy, objectives and targets in order to identify opportunities for improvement.

## **ATTACHMENTS**

### **Attachment Name**

**ANZ's Wellbeing and Safety Policy**

**ACC Partnership Program Certificate for ANZ Bank NZ Ltd**

## ANZ's Wellbeing and Safety Policy

### WELLBEING & SAFETY POLICY

SUMMARY FOR DISPLAY PURPOSES



At ANZ, our people are essential to our purpose and we strive to keep them safe and well at all times.

This policy supports our health and safety management system, reinforces our commitment to eliminating or minimising health and safety risks from our activities and highlights the importance of our employee wellbeing programs.

To that end, we are committed to providing a safe and healthy environment for people working on behalf of ANZ (including employees, contractors, volunteers, trainees) and for customers and visitors to our premises. This commitment is supported by a strong health and safety management system, bank-wide, which encompasses local health and safety risks, legislation and standards.

The core elements of the system are:

1. Pro-actively identifies and analyse hazards and risks which have the potential to harm the physical or psychological wellbeing of individuals.
2. Implementing and maintaining controls to eliminate or reduce these hazards/risks, including effective prevention programs; and
3. Supporting and promoting the social, physical, mental, and financial wellbeing and safety of our people.

A key part of our system is consulting and engaging with our employees to improve our understanding of wellbeing and safety matters, as well as how we can continue to eliminate or reduce the risks people may encounter when working across various locations such as working from home, travelling for work purposes, visiting customer's premises or working out of an ANZ building. Communication and education of our employees, contingent workers, visitors and customers (as required) are important features of our program.

Where a work-related incident or injury has occurred, we are committed to providing support to our employees in their rehabilitation and return to work.

Effective governance of the system will be achieved through establishing measurable objectives, targets and priorities. This, together with ongoing monitoring and reporting to senior management and boards of directors, will help to facilitate continuous improvement.

We ask every one of you to work together to help us make wellbeing and safety an essential part of how we operate.

Shayne Elliott, Chief Executive Officer, September 2020

HS001; Wellbeing and Safety Policy (Summary)  
Issued: September 2020  
Next Review: September 2022  
Source: Health and Safety Policy Version 12.0  
Item No. 97570 10.2020 WX249440



## New Zealand – ACC Partnership Program



He Kaupare. He Manaaki.  
He Whakaora.  
prevention. care. recovery.

## ACC Accredited Employers Programme

---

This certifies that

**ANZ BANK NEW ZEALAND LIMITED**

is an ACC Accredited Employer at Tertiary level for the period  
**1 April 2022 to 31 March 2023.**

Megan Main  
**Chief Executive**  
**ACC**

## IMPORTANT NOTICE

This document is distributed:

- in Australia by Australia and New Zealand Banking Group Limited ABN 11 005 357 522 ("ANZBGL");
- in New Zealand by ANZ Bank New Zealand Ltd; and
- in other countries by the relevant subsidiary or branch of ANZBGL, (collectively "ANZ").

Nothing in this document constitutes a recommendation, solicitation or offer by ANZ to you to acquire any product or service. All information contained in this document is based on information available at the time of publication. While the document has been prepared in good faith, no representation, warranty, assurance or undertaking is or will be made, and no responsibility or liability is or will be accepted by ANZ in relation to the accuracy or completeness of this document or the use of information contained in this document.

All opinions and estimates in this document reflect the author's judgement on the date of this document (unless otherwise specified) and are subject to change without notice.

ANZ does not provide any financial, investment, legal or taxation advice in connection with any product or service. You should seek independent financial, legal, tax and other relevant advice and should independently verify the accuracy of the information contained in this document. Prior results do not guarantee a similar outcome.

The products and services described in this document may not be available in all countries.

An investment or facility with an ANZ entity other than ANZBGL is neither a deposit with, nor liability of, ANZBGL.

Each ANZ entity other than ANZBGL is a separate entity from ANZBGL and is not an authorised deposit-taking institution under the Banking Act 1959 (Cth).

This document may not be reproduced, distributed or published by any recipient for any purpose.