

Health and Safety Management System Overview

20 January 2020

DOCUMENT CONTROL

| | |
|----------------------------|------------|
| Document Identifier | HS007 |
| Version | 1.5 |
| Date of Issue | 20/01/2020 |

Version History

| Version | Date | Nature of Amendment |
|----------------|-------------|---|
| 1.5 | 20/01/2020 | Update of Certificates of Currency for WA and NT |
| 1.4 | 7/01/2019 | Update of Health and Safety (H&S) Policy and minor changes to reflect current processes |
| 1.3 | 3/10/2018 | Update of Certificate of Currency for NT and New Zealand |
| 1.2 | 3/7/18 | Update of certificates of currency, SA, NSW, Tas, Qld |
| 1.1 | 24/01/18 | Minor changes to reflect current processes and updated Certificate of Currency for ACT |
| 1 | 1/10/17 | Renumbered and added updated certificates of Currency for NZ, NT and SA |

Contents

- Document Control** **1**
- Version History 2

- Introduction** **4**
- ANZ’s Health and Safety Management System (HSMS)** **5**
- The Five Principles at Work** **6**
- Principle 1 - Commitment and Policy 6
- Principle 2 – Planning 6
- Planning, identification of hazards, hazard/risk assessment and control of hazards/risks 6
- Legal and other requirements 6
- Health and safety management plans 6
- Priorities, Measures and Targets 7
- Principle 3 – Implementation 7
- Ensuring capability 7
- Support Action 9
- Hazard identification, Risk Assessment and Risk Control 10
- Contingency preparedness and response 11
- Principle 4 – Measure and Evaluation 12
- Inspection, testing and monitoring 12
- HSMS Audit 12
- Corrective & preventative Actions 13
- Principle 5 – Review and Improvement 14
- Review of the HSMS 14
- Continual improvement 14

- Attachments** **14**
- ANZ’s Health and Safety Policy 15
- Self-Insurer Licence – Australian Capital Territory 16
- Self-Insurer Licence – New South Wales 17
- Self-Insurer Licence – Queensland 18
- Self-Insurer Licence – South Australia 19
- Self-Insurer Licence – Tasmania 20
- Self-Insurer Licence – Victoria 21
- Self-Insurer Licence – Western Australia 22
- Northern Territory – Workers Compensation Certificate 23
- New Zealand – ACC Partnership Program 24

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 importance on the safety, security, physical and mental health and wellbeing of all who work for or visit us.

To that end, ANZ is committed to proactively supporting the physical and emotional wellbeing of our people through providing a safe and healthy environment for people working on behalf of ANZ and others at our premises.

In order to achieve this, ANZ has put in place a robust system to identify, evaluate and control factors in the workplace and our operations, which may affect the safety, health, and well-being 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 throughout the organisation.

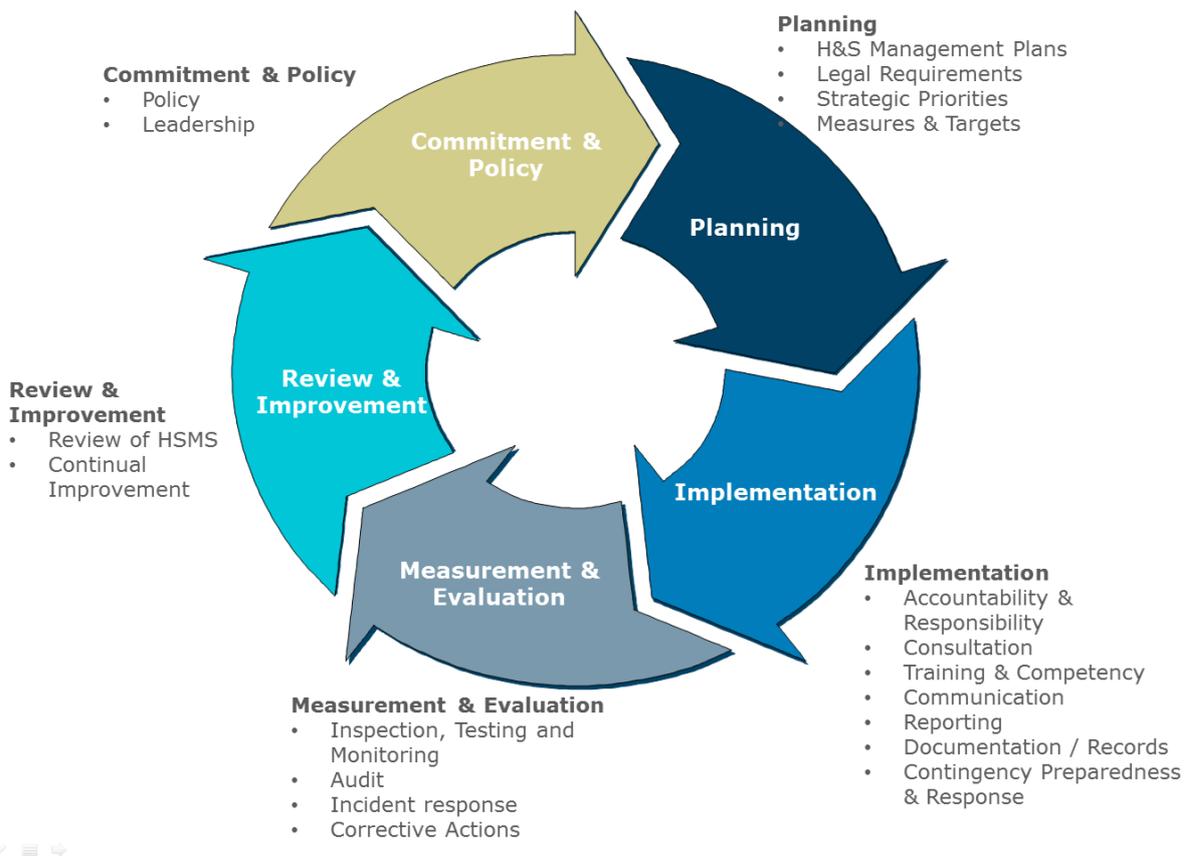
ANZ'S HEALTH AND SAFETY MANAGEMENT SYSTEM

The primary objectives of ANZ's Health and Safety Management System are to promote a healthy workforce, to maintain a safe system of work and to proactively support the physical and emotional wellbeing of our people.

ANZ's Health and Safety Management System (HSMS) is aligned and consistent with the requirements set out by standards on occupational health and safety management systems AS/NZS4801:2001, AS/NZS4804:2001 and OHSAS18001:2007. Our system is regularly audited by external, certified auditors.

Based on the continuous improvement cycle, the system applies the 5 key principles of health and safety management (shown in the diagram below):

- Commitment and Policy
- Planning
- Implementation
- Measurement and Evaluation
- Review and Improvement.



THE FIVE PRINCIPLES AT WORK

Principle 1 - Commitment and Policy

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

- endorsing policy
- ensuring availability and allocation of adequate resources for policy implementation; and
- ensuring organisation performance is monitored and remediation and improvement measures are identified and implemented.

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

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

The Health 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), is accessible to all staff, either on 'Max' (ANZ's intranet) and www.anz.com or displayed on noticeboards.

See Attachment: ANZ's Health and Safety Policy

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 health and safety requirements directly related to our operations.

Management, employees and others working on behalf of ANZ have access to current health and safety information including health and safety legislation via 'Max' (ANZ's intranet). Health 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.

Health and safety management plans

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

By taking a proactive approach to health 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.

Health 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.

Health and Safety Planning at ANZ includes:

- Strategic Wellbeing and Safety (W&S) Priorities
- W&S Initiatives Program
- Health and Safety Implementation 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 health and safety performance.

Principle 3 – Implementation

Ensuring capability

Resources:

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

ANZ's processes include:

- identifying and allocating people resources for the implementation of the ANZ HSMS
- allocating resources that adequately address the size and nature of the ANZ business and nature of risk
- maintaining equipment and facilities to support a safe and healthy workplace

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

Priorities, Measures and Targets

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

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

Health and Safety Implementation Plans set out, at the workplace level, what health and safety actions will be completed, how those actions will be carried out, who will carry them out and by when.

- allocation of appropriate budget to support the implementation of ANZ's HSMS
- identifying and organising training to ensure necessary competencies at all levels within the organisation are met
- arrangements for the effective communication of health and safety information
- arrangements for effective employee consultation; and
- arrangements for specialist advice and services.

Integration

ANZ's HSMS 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.

Accountability and responsibility

ANZ has defined, designated, documented and communicated the health and safety accountabilities, responsibilities and authorities for health 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 (e.g. visitors).

Consultation

ANZ has documented procedures for employee consultation and involvement on work health and safety 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 made available to all staff via the intranet ('Max').

Health and Safety Committees have been 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. The minutes of Health and Safety Committee meetings are generally published on ANZ's intranet.

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 and safety in the workplace.

Training and competency

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

Health and safety training is a key component of ANZ's HSMS and there is a range of health and safety courses that target specific job roles and activities.

ANZ provides training for the following:

- Senior Managers
- Line Managers
- all employees (regardless of role in the organisation)
- selected contractors (with ANZ salary numbers)
- staff who perform a particular health and safety function (e.g. First aid officers and Health and Safety Representatives); and
- staff who perform specific job functions (e.g. task-specific manual handling training and education of staff).

Some training is performed using online learning modules on ANZ's web-based learning management and delivery system). Other forms of competency based health and safety training require participants to demonstrate competency in achieving certain skills via an instructor-led forum.

Support Action

Communication

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

ANZ uses various methods to communicate health and safety information, including: through Health and Safety Plans, ANZ's intranet, training courses, e-mails, notice boards, health and safety posters, health and safety checklists, health and safety matters discussed at team meetings and Health and Safety Committee meetings; contract management meetings; internal publications (Business Unit Newsletters, Bulletins, Max articles /posts, Yammer.)

Reporting

Health 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 for all
- quarterly reports or as required for H&S Committee meetings
- quarterly reports to Divisional and Business Unit management.

External reporting covers the following areas:

- public reporting (e.g. [Corporate Sustainability Review](#))

- regulatory reporting (e.g. Audit, Incidents, Workers Compensation Claims, Return to Work, Self-insurers submissions); and
- Reputation Index Reporting (e.g. Dow Jones Sustainability Index, Citibank Safety index).

Documentation

ANZ has established, implemented and maintained information that describes the health and safety management system and provides reference to other related health 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 health 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 health 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 HSMS information.

Hazard identification, Risk Assessment and Risk Control

Hazard identification

ANZ has a formal and documented process for hazard identification. ANZ has identified health and safety hazards via a formal risk assessment process and included these in ANZ's Health 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 Health & 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 managers 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.

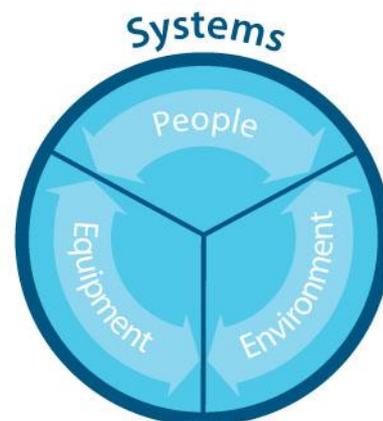
Generic risk assessments have been completed at a corporate level and control measures are available for Line Managers to apply to their local work environment via their actions in the Health and Safety Operational Plan.

Other risk assessments are applied on an as-needs basis. Line Managers are also required to complete Hazard and Incident Management training.

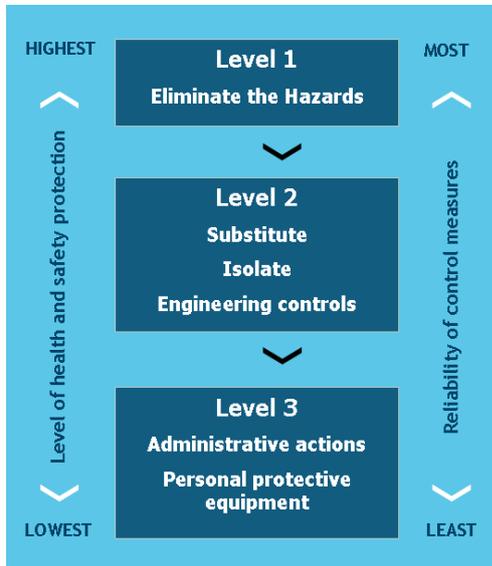
Risk control

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

- Products that staff, contractors or the public may use or be exposed to (equipment)
- Places where staff may work or where equipment may operate (work environment)
- The activities of ANZ staff 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 health 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 health 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 health 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 health and safety requirements.

Contingency preparedness and response

Emergency preparedness

ANZ has identified potential emergency situations and has documented safety procedures for each of these. All staff 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 – Measure and 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 health and safety performance
- Conformance with health 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 health 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.

HSMS Audit

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

Internal and external audits/reviews are some of the regular checks of the Health and Safety Management System that are conducted each year within ANZ. The audits assist to improve health 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 - A schedule is conducted for each state in Australia and in New Zealand by ANZ staff.
- Self-Insurance Audits - Conducted by external auditors in each state (excluding Northern Territory), generally annually, in order to maintain our Self-insurer's licences. Results, including an action plan, are submitted to the State Regulator in most states.
- Regulator Audits - These are audits conducted as part of ANZ's re-application for our Self-Insurer's Licences in Australia and to achieve Accredited Employer in New Zealand's Accident Compensation Commission Partnership Program. They may be conducted by an officer of the state health and safety Regulator, or the Regulator may appoint an external auditor.

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 HSMS.

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 preventative action

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

Reports of work-related incidents are reviewed by members of the W&S Team in order to provide support to ANZ people who are suffering from 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 – Review and Improvement

ANZ aims to continuously review and improve its health and safety management system and health and safety performance.

Review of the HSMS

In addition to the formal audits of the effectiveness of the implementation of the Health and Safety Management Systems, ANZ reviews and seeks to continuously improve its management of health and safety.

ANZ has in place a documented process for 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 HSMS. This is achieved by the continual evaluation of performance against the Health and Safety Policy, objectives and targets in order to identify opportunities for improvement.

ATTACHMENTS

Attachment Name

ANZ's Health and Safety Policy

Approved Self Insurer Certificate: A.C.T.

Group Self Insurer licence: N.S.W.

Self Insurance Certificate of Currency: QLD.

Self-insurance approval letter: S.A.

Permit to Self-Insure: TAS.

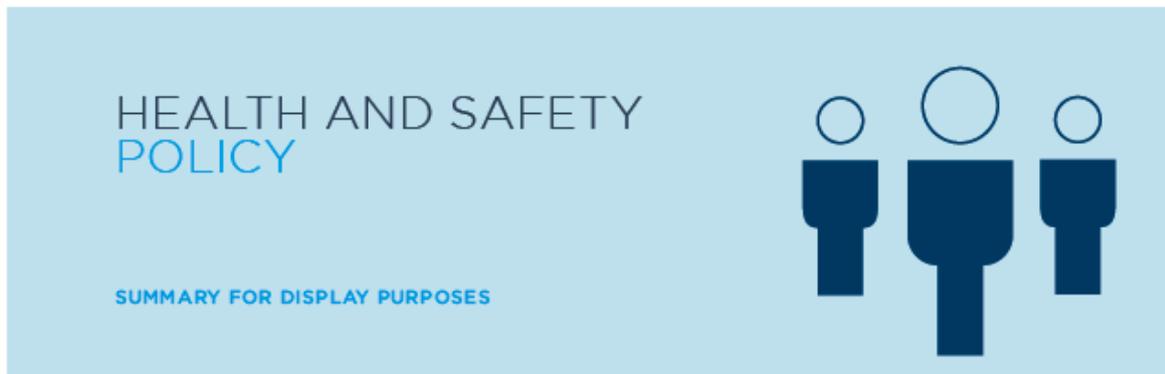
Self-insurer Certificate of Approval: VIC.

Exempt Employer Approval letter: W.A.

Workers Compensation Certificate of Coverage: Northern Territory

ACC Partnership Program Certificate for ANZ Bank NZ Ltd

ANZ's Health and Safety Policy



At ANZ, we're serious about our purpose – to shape a world where people and communities thrive. That's why 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 importance on the safety, security, physical and mental health and wellbeing of all who work for or visit us.

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, that takes into account local health and safety risks, legislation and standards.

The core elements of this system are:

1. Identifying and analysing hazards and risks
2. Implementing and maintaining controls to eliminate or reduce these hazards/risks, including effective prevention programs; and
3. Supporting and promoting the health and wellbeing of our people.

A key part of this system is consulting/engaging with our people to improve our understanding of health and safety and wellbeing matters, as well as how we can continue to eliminate or reduce the risks people may encounter in their work or when visiting our premises. Communication and education of our people, contractors, 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 each and 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 2018

HS001; Issued September 2018
Next Review: September 2020
Source: Health and Safety Policy Version 11.0



CERTIFICATE



AUSTRALIAN CAPITAL TERRITORY
WORKER'S COMPENSATION ACT 1951
SECTION 151

APPROVED SELF-INSURER

I, Greg Jones, hereby grant exemption to

Australia and New Zealand Banking Group Limited

ACN: 005 357 522

Under the provision of Section 151 of the
Worker's Compensation Act 1951 for a
period of 3 years commencing from

1st Day of January 2018

A handwritten signature in black ink that reads "Greg Jones".

Greg Jones

Delegate to the Minister for Workplace Safety
and Industrial Relations

ACCESS CANBERRA

Self-Insurer Licence – New South Wales



State Insurance
Regulatory Authority

Our reference: 18/096442

Ms Janice Byles
Manager Claims and Injury Management
ANZ Banking Group Limited
Level 20
11 Waymouth Street
ADELAIDE SA 5000

Via email: Janice.Byles@anz.com

Dear Ms Byles,

RE: AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED - GROUP SELF-INSURER LICENCE

I refer to Australia and New Zealand Banking Group Ltd's recent application to renew its group self-insurer licence.

I am pleased to advise that the State Insurance Regulatory Authority (SIRA) has renewed the licence under section 211 of the Workers Compensation Act 1987 to Australia and New Zealand Banking Group Ltd for the period of 3 years from 4.00 pm 31 March 2018 to 4.00 pm 31 March 2021, subject to the standard conditions attached.

SIRA will continue to work closely with all self-insurers to assist with fully transitioning to the new self-insurer licensing framework and to ensure effective performance monitoring.

For any enquiries regarding your licence, please contact Ms Kate Wilson, Manager Portfolio Supervision, on (02) 9394 1393 or by email to kate.wilson@sira.nsw.gov.au

Yours sincerely

A handwritten signature in black ink that reads 'Petrina Casey'.

Dr Petrina Casey
Acting Executive Director
Workers and Home Building Compensation Regulation
State Insurance Regulatory Authority

29 March 2018

Self-insurance Certificate of Currency

Name: Australia and New Zealand Banking Group Limited

of 833 Collins Street, Docklands Victoria 3008

is the holder of self-insurance licence **SEI00000052** for a group employer:

for the period: 1 July 2018 to 30 June 2022

issued by the Workers' Compensation Regulator

pursuant to section 72 of the *Workers' Compensation and Rehabilitation Act 2003*.

The members of the Licence are:

Australia and New Zealand Banking Group Limited ABN 11 005 357 522
(Licence member no 17)

OnePath Administration Pty Limited ABN 82 008 947 831
(Licence member no 30)

RI Advice Group Pty Ltd ABN23 001 774 125
(Licence member no 46)

Millennium 3 Financial Services Pty Ltd ABN 61 094 529 987
(Licence member no 98)

Oasis Asset Management Ltd ABN 68 090 906 371
(Licence member no 126)

Elders Financial Pty Ltd ABN 48 007 997 186
(Licence member no 132)

Signed:



Workers' Compensation Regulator

Date: 28 June 2018

Self-Insurer Licence – South Australia



12 September 2017

Mr Rob Pisano
Manager Health and Safety SA & NT
Australia & New Zealand Banking Group Ltd
11 Waymouth Street
ADELAIDE, SA 5000

Dear Mr Pisano

Application for renewal of registration as a self-insured employer

On 11 September 2017, the Chief Executive Officer of ReturnToWorkSA approved a renewal of registration as a self-insured employer for Australia & New Zealand Banking Group Ltd (ANZ) of five years to expire on 30 September 2022.

Registration as a self-insured employer is subject to the following terms and conditions:

- ongoing compliance with the Code of conduct for self-insured employers as amended from time to time
- Submission of a self-assessment by ANZ at 24 and 48 months from the 30 September 2017, unless agreed otherwise by ReturnToWorkSA.

A copy of the report template can be found at www.rtwsa.com.

ReturnToWorkSA is committed to working with ANZ during the period of registration as a self-insured employer. Your evaluator will contact you shortly to agree with you the activities that may be undertaken during the registration period.

Review Rights:

If ReturnToWorkSA grants or renews registration as a self-insured employer or group of self-insured employers for a period of less than 3 years the self-insured employer has a right to appeal this decision to the Minister under section 133 of the *Return to Work Act 2014*.

ANZ can also apply for a review of any additional fee that may have been imposed in accordance with section 157 of the *Return to Work Act 2014*.

ReturnToWorkSA's view is that a self-insurer should not appeal using both sections simultaneously, but rather use the one appeal process that best represents its reasons for dispute.

A copy of section 133 and section 157 of the *Return to Work Act 2014* are attached.

ReturnToWorkSA
400 King William Street Adelaide SA 5000 • GPO Box 2668 Adelaide SA 5001 • ABN 83 687 563 395
General Enquiries 13 18 55 • www.rtwsa.com



Self-Insurer Licence – Tasmania

WORKCOVER TASMANIA



30 Gordons Hill Road, Rosny 7018
PO Box 56, Rosny 7018
Phone 03 61664619
Damian.Davidson@justice.tas.gov.au Web www.workcover.tas.gov.au

Australian & New Zealand Banking Group
Ms Tara Filshie
Manager Regulatory and Audit
Level 2, Core A
833 Collins Street
DOCKLANDS VIC 3008

Dear Ms Filshie,

Re: Amendments to the Tasmanian *Workers Rehabilitation and Compensation Act 1988* – Permit Expiry Date Removal

We recently wrote to you to inform you of amendments to the *Workers Rehabilitation and Compensation Act* ("Act") 1988.

One of those amendments removed, as of 1 January 2018, the requirement for self-insurers granted a permit by the by the WorkCover Tasmania Board (Board), to renew that permit every 3 years.

The permit (number 17599) issued to Australia and New Zealand Banking Group Ltd (ACN:005 357 552), effective 30 September 2015, will remain in force until it is surrendered or it is revoked or suspended by the Board.

The permit conditions attached to your permit (*Self-Insurer Permit Conditions Version: 5 –November 2013*) have not been altered and you are reminded of your obligation to continue to comply with those conditions.

Please find attached an amended permit certificate noting that the expiry date has been removed.

Please contact Fiona Harris on (03) 61 664 630, Tania Petrie on (03) 61 664 695 or myself should you have any queries.

Yours sincerely

A handwritten signature in black ink, appearing to read "D Davidson".

Damian Davidson
Assistant Director Compensation
2 January 2018

Self-Insurer Licence – Victoria



CERTIFICATE OF APPROVAL

Pursuant to section 379(1) of the *Workplace Injury Rehabilitation and Compensation Act 2013*, I, Clare Amies, hereby approve:

- Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) (**ANZ**) as a self-insurer for a period of six years effective from 4pm on 31 August 2018, for workers employed by ANZ and its eligible subsidiaries (other than an eligible subsidiary that is a non-WorkCover employer).

This approval is effective from the day on which it is signed.

A handwritten signature in black ink, appearing to read "Clare Amies", written over a dotted line.

Clare Amies
Chief Executive
WorkSafe Victoria

19 July 2018

Self-Insurer Licence – Western Australia



2 Bedbrook Place
Shenton Park
Western Australia 6008
www.workcover.wa.gov.au

telephone 08 9388 5555
facsimile 08 9388 5550
advisory services 1 300 794 744
TTY 08 9388 5537
 @WorkCoverWA

Our Ref: D201/61688
Enquiries: Frank Keaney – (08) 9489 4739

Ms Renee Howard
Self-Insurance and Regulatory Specialist
ANZ Banking Group Ltd

Dear Renee

ANNUAL REVIEW

WorkCover WA reviewed the application from ANZ Banking Group Ltd (ANZ) for continuing self-insurance approval pursuant to section 165 of the *Workers' Compensation and Injury Management Act 1981* (the Act).

Based on the outcome of the review, WorkCover WA recommended to the Minister that the approval granted to ANZ under section 164 of the Act continues with the maintenance in the level of securities (financial undertaking) at \$2M.

The Minister has subsequently approved WorkCover WA's recommendation

If you wish to discuss this matter, please contact Frank Keaney, Senior Standards and Review Officer on (08) 9489 4739 or email frank.keaney@workcover.wa.gov.au

Yours sincerely

Phil Scales
Manager Regulation

6 March 2019

Northern Territory – Workers Compensation Certificate



Contact: Angela Karalis
Direct Line: 03 86301386

National Accounts:

CGU Centre
Level 8, 181 William St
MELBOURNE VIC 3000
GPO Box 20908 MELBOURNE VIC 3001
Telephone: (03) 8630 1000
Facsimile: (03) 8604 9242

EMPLOYERS' INDEMNITY INSURANCE CERTIFICATE OF CURRENCY

Marsh MMA Gateway (VIC)
PO Box 1229L
Melbourne VIC 3001

1. STATEMENT OF COVERAGE

The following Workers' Compensation insurance policy covers the employer's liability under the Return to Work Act.

This certificate is valid from: to

The information provided in this certificate is correct at:

2. EMPLOYER'S INFORMATION

| Policy Number | State | ABN |
|--|---|--|
| <input type="text" value="O/18-1592"/> | <input type="text" value="Northern Territory"/> | <input type="text" value="11005337522"/> |

Legal Name

Trading Name

Premium (Industry) Classifications

3. IMPORTANT INFORMATION

Other Interested Parties

Greg Mathews
CGU Workers Compensation

New Zealand – ACC Partnership Program



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.