

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 AN AGRIBUSINESS GRADUATE...

The work week begins as I pull up to the local ANZ branch, say "g'day" to the retail team, and head out the back to sit down with the business banking crew and go through the week ahead. Between coffee orders, weekend chatter and ribbing about the local footy results, tasks are allocated to the Relationship Manager, Assistant Manager & myself.

The morning flies by, a flurry of account monitoring, liaising with remote teams, preparing documents for upcoming meetings and responding to emails. Lunchtime comes around and I grab a bite to eat on the way to a farm visit - my favourite part of the job.

We drive past prime agricultural land home to beef, dairy, flower & veggie growing and cropping operations. We reach our destination, greeted by a farmer who is the proud new owner of a 5 span pivot. Equipment Finance documents signed, a typical paddock meeting follows - weather, milk price & production. Then it's back in the car - checking emails when service allows, discussing lending on the go, or my upcoming trip to the big smoke for a grad event.

Back in front of the computer, I'm sending settlement instructions, requesting financials from accountants and confirming RSVP's to upcoming field days. A quick tweet bragging about my office (farm) views for the day, a bit of knockoff office banter and it's another day done as an ANZ Agri Grad.

- Ella Kearsley, Agribusiness Graduate

WANT TO KNOW MORE?

The **Agribusiness team at ANZ** has been supporting the financial needs of regional and rural customers for more than 150 years. Having this deep history with our customers helps us to genuinely understand their businesses – helping them seize opportunities and celebrate success, whilst also supporting them through the tough times when impacted by our changing climate. We are whole heartedly aware that our Agribusiness customers need our support more than ever, and ANZ is committed to being the leading bank in regional and rural Australia by sustaining rural communities now and in the years ahead.

WHAT'S INVOLVED?

As an Agri Grad, you'll be rotating through three different regions within Agribusiness. The first rotation is usually closer to home, then the following two will be in different states so you get to experience different customers and environments. When you first start, you probably won't know much about banking ... and that's ok. You will buddy up with a Relationship Manager and Assistant Manager who will bring you up to speed, and you'll also have regular training with the other Agri grads – either in Melbourne, or a regional hub.

You'll be heading out to farms on a weekly basis, working to understand how you can help your clients grow and gain further value from their business. This could include developing and offering working capital solutions for day

to day farming operations, assisting clients make a farm purchase and expand, offering specialist interest rate risk management advice, and assisting purchasing equipment. The options are endless.

WHERE WILL YOU BE LOCATED?

ANZ have over 300 business centres located in regional Australia, so there are a lot of possible locations for you to complete your rotations in. You could be placed anywhere in Australia for a truly immersed regional experience. Simply let us know where you live when you complete your application and we can assess where the best experience will be taking into consideration your home location.

HERE ARE SOME OF THE THINGS YOU'LL BE DOING:

Managing Clients

Getting out of the office, meeting our clients face to face. You might be introducing yourself to a brand new client, or continuing the relationship with clients who have been with ANZ their whole life. You will be working to understand their business and highlighting opportunities, whilst also analysing and mitigating key risks.

Connecting The Dots

Whilst you might be working remotely, you are constantly connected to our internal teams. You will work together to ensure all questions are covered, details are checked, advice is correct, and make sure your customer is fully supported.

Analysing Client Positions

You will complete annual reviews for your customers, reporting on all things financial, production and industry for the past 12 months. It's effectively a financial health check for your clients, ensuring everything is ticking along okay, and their banking needs are being met.

ENOUGH ABOUT US. WHAT ABOUT YOU?

- Do love country life? Great. We are looking for people who have a genuine passion for regional and rural areas, and don't mind stepping out of their comfort zone.
- Want to experience Australia? You will be placed in three different regional areas where you can fully understand and integrate into local communities.
- Are you someone who asks 'why' a lot? We love curious people challenging the status quo.
- Do you think differently about things? A variety of views allow us to come up with the best solutions.
- Are you a person who loves to learn? You will gain exposure to an industry like no other.
- Do you seek variety? Every day is different so you'll never get bored.
- Are you a natural problem solver? You must be willing to adapt on the run, be positive and proactive.
- Love a chat? Great, we do to. We also find it really important when it comes to being part of a team and building relationships with our clients.

ARE YOU IN? HERE'S WHAT HAPPENS NEXT

We want to get to know you for who you really are, and don't believe that we can assess that by simply reading your resume or LinkedIn profile. 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 complete 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 for an interview.

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/careers