

FINANCIAL SERVICES GUIDE

14 MARCH 2026



INTRODUCTION

This Financial Services Guide is designed to assist you in deciding whether to use any of the financial services offered by Australia and New Zealand Banking Group Limited AFSL 234527 (ANZ). It provides you with an understanding of what to expect from your interactions with ANZ.

The ANZ Group includes a number of companies that provide financial services.

You should refer to the section headed "ANZ's business interests and associations" for more information.

NOT INDEPENDENT

ANZ cannot refer to itself as 'independent', 'impartial' or 'unbiased' in relation to personal advice it provides because:

- ANZ is the issuer of some of the financial products it advises on;
- ANZ advisers can only advise on products and services approved by ANZ (which includes products issued by ANZ); and
- ANZ may receive remuneration from product issuers in respect of some products or services.

FINANCIAL SERVICES GUIDE (FSG)

This guide contains information about:

- Services and products provided by ANZ – it outlines the kinds of services and products ANZ is authorised to provide under its Australian Financial Services Licence as well as other services and products ANZ offers;
- Remuneration received by ANZ and related persons – it outlines the remuneration ANZ, its staff and other related persons receive in connection with the financial services ANZ provides; and
- ANZ's Complaints Process – this describes how ANZ deals with any complaints you may have about its services or products as well as providing key contact details to communicate a complaint.

You will typically receive an FSG when ANZ provides you with financial product advice or sells you a financial product.

Some parts of the ANZ Group have their own FSG. You will typically receive their FSG when they provide you with financial product advice or sell you a financial product.

OTHER DOCUMENTS YOU MAY ALSO RECEIVE

You may also receive other documents when ANZ provides services or products to you.

- **Statement of Advice (SoA)** – This is a record of personal advice you receive as well as the information that advice was based on.

You will receive an SoA when ANZ provides personal advice to you. You will not receive an SoA where the advice was provided during a telephone instruction given by you to ANZ to deal in a product listed on a market or where the product in question is a basic deposit product, a non-cash payment facility or a general insurance product.

- **Product Disclosure Statement (PDS)** – This contains general information about the product including:
 - The terms and conditions for the product;
 - Any significant risks associated with holding the product;
 - Information about the cost of the product; and
 - Details of fees and charges the product provider receives for issuing the product.

You may receive a PDS when ANZ issues you with a product, offers to issue a product to you, or recommends a product to you as part of personal advice.

CONTACTING US

You can contact and find out more about ANZ in the following ways:

By Mail:

Australia and New Zealand Banking Group Limited

ABN 11 005 357 522

PO Box 537E

MELBOURNE VIC 3001

Telephone: 13 13 14

TTY: 1300 366 255

Internet: anz.com

PRODUCTS AND SERVICES ANZ IS LICENSED TO PROVIDE

ANZ holds an Australian Financial Services Licence (AFSL). Under this licence, ANZ deals in and provides advice and services in relation to the following products:

BANKING

- Basic deposit products
- Term deposits
- Electronic Banking facilities such as Automated Teller Machines (ATMs)

PHONE AND INTERNET BANKING

- Non-cash payment facilities such as direct debits and cheque facilities

INSURANCE

- General Insurance
- Consumer Credit Insurance
- Life Insurance

INTERNATIONAL

- Foreign currency accounts and foreign exchange contracts

INVESTMENTS

- Capital markets investment products
- Custodial arrangements
- Debentures
- Derivatives
- Managed funds
- Market making for debt securities, derivatives and foreign exchange
- Underwriting securities and interests in managed investment schemes
- Securities

INVESTMENT SCHEMES

- Miscellaneous financial investment products

SUPERANNUATION

- Employer-sponsored
- Personal superannuation
- Self-managed

As well as products and services provided under this licence, ANZ is also authorised to provide the following:

CONSUMER LENDING

- Credit cards
- Home loans, residential investment loans and equity loans
- Personal loans
- Personal overdrafts

BUSINESS LENDING AND SERVICES

- Business loans
- Business overdrafts
- Cash management services
- Leasing and asset based finance
- Trade services

INVESTMENT LENDING

- Commercial bill finance
- Protected equity products
- Margin loans

MISCELLANEOUS FINANCIAL RISK PRODUCTS

BANK DRAFTS AND BANK CHEQUES

DOMESTIC AND INTERNATIONAL TELEGRAPHIC TRANSFERS.

ANZ MAY OFFER PRODUCTS OF OTHER ISSUERS

Not all products offered by ANZ are issued by ANZ.

ANZ generally acts on its own behalf when providing financial services that relate to the following products:

- General Insurance
- Consumer Credit Insurance
- Life insurance
- Investment and superannuation products
- Miscellaneous financial risk products

If you need to know the name of the issuer of a product that ANZ offers you, please refer to the Product Disclosure Statement or Statement of Advice (if you receive either of these) or ask your adviser.

ANZ provides all other services and products on its own behalf.

ARRANGEMENTS WITH EXTERNAL SERVICE PROVIDERS

ANZ may from time to time engage a third party to provide financial services on its behalf. Where that third party does not hold its own AFSL, it will provide the financial services as ANZ's 'authorised representative'.

Authorised representatives can be either individuals or bodies corporate.

ANZ may authorise a company or an individual to act as ANZ's authorised representative in respect of the financial services they provide. For example, ANZ may authorise an external call centre and its staff to provide financial product advice or authorise external contractors to work in ANZ branches or call centres on a temporary basis. ANZ is responsible for the conduct of these authorised representatives when they act on behalf of ANZ.

BENEFITS ANZ MAY RECEIVE

FEES AND CHARGES

You may be charged fees for financial services or products that you receive from ANZ or other ANZ Group Members.

OTHER BENEFITS

In general, ANZ may receive benefits (including from other ANZ Group members) related to the following:

- Insurance policies or referrals

ANZ may receive commissions or other benefits from insurers for selling their insurance policies or successfully referring a customer to the insurer.

These payments may take various forms including, a proportion of the first and/or subsequent years' premium payments.

Commission payments from insurers are generally received by ANZ on a monthly, quarterly or half-yearly basis.

- Investment and superannuation products

In certain limited circumstances, ANZ may also receive commission payments for selling **investment and superannuation products**, which can be made up of:

- a percentage of the amount initially invested; or
- a percentage of the ongoing value of the investment.

Commission payments made by superannuation or investment companies are generally received by ANZ on a monthly, quarterly or half-yearly basis.

- Securities, derivatives, foreign exchange products and warrants over managed investment schemes

ANZ may:

- buy and sell **securities and warrants over managed investment schemes;**
- issue **derivatives, foreign exchange products or warrants over interests in managed investment schemes;** and

- **underwrite** the issue of securities or interests in managed investment schemes.

When ANZ provides financial services in respect of the above products, ANZ may benefit by receiving either of the following:

- a margin representing the amount above which ANZ sourced or funded the product; or
- a percentage of the value of the first instalment of the product plus an annual percentage of the value of the final instalment of the product.

This may be paid quarterly, or on the issue and sale of various products.

ANZ may arrange for the provision of **execution, clearing and settlement services** by third party brokers in relation to financial products trading through licensed financial markets. When ANZ provides these financial services, ANZ may benefit by receiving a proportion of the brokerage revenue and other fees associated with the service from the broker. Payment from the broker is generally received by ANZ on a monthly basis. However, this payment may also be made annually in arrears.

- Miscellaneous financial risk products

ANZ may receive a commission for selling miscellaneous financial risk products. Commission payments are generally received by ANZ on a monthly, quarterly or half yearly basis.

You may request particulars of any remuneration, commission or benefits payable to ANZ in respect of a particular product or service.

The amount paid to ANZ from third party product issuers or service providers will vary from time to time.

All benefits to ANZ form part of ANZ's overall earnings.

If you receive personal advice, more detailed information about fees, commissions or other benefits payable to ANZ or your adviser will be contained in/or with your Statement of Advice.

If you will not be receiving personal advice from ANZ, you may request more detailed information about fees, commissions or other benefits payable to ANZ within a reasonable time after receiving this FSG and before we provide you with any of the financial services referred to in this FSG.

If any fees, commissions or other benefits payable to ANZ or your adviser affect the return payable to you under a product, further details will also be contained in the Product Disclosure Statement for the relevant product.

REMUNERATION OR OTHER BENEFITS RECEIVED BY ANZ GROUP STAFF

All ANZ Group staff receive a salary. In addition to their salary, staff may also be eligible to receive an individual reward based on their overall role performance. Individual rewards may vary based on demonstration of ANZ Values (including acceptable behaviours), performance against a balanced scorecard of measures (incorporating Customer, Financial, Risk/Process, People), business unit/divisional performance and ANZ overall performance. Individual rewards are generally monetary and paid directly to eligible staff into the same account into which their salary is paid, or in some circumstances, into another account specified by the staff member.

In certain circumstances, staff members may be eligible to receive non-monetary rewards, such as shares, discounts on financial services products and study assistance.

You may request further information about what your adviser is eligible to receive.

If you receive personal advice, more detailed information about fees, commissions or other benefits payable to ANZ or your adviser will be contained in/or with your Statement of Advice or disclosure document for the relevant product.

BENEFITS FOR THOSE WHO REFER CUSTOMERS TO ANZ

ANZ may pay parties including external parties and other ANZ Group members who refer customers to ANZ a commission or other benefit. This could be made up of a single one-off payment or benefit or calculated as a percentage of the total amount of sales generated by their referrals.

ANZ'S BUSINESS INTERESTS AND ASSOCIATIONS

ANZ's subsidiaries include:

- ANZ Lenders Mortgage Insurance Pty Limited
ABN 77 008 680 055.

ANZ owns 25% of BPAY Pty Limited ABN 69 079 137 518.

ANZ may receive commission or other payments from insurers when it is involved in the distribution of insurance products. These payments are set out below.

QBE and Zurich: ANZ receives 20% of premiums for mortgage protection insurance distributed by ANZ and underwritten by QBE Insurance (Australia) Limited (ABN 78 003 191 035, AFSL 239 545) (QBE) and Zurich Financial Services Australia Limited (ABN 92 000 010 195, AFSL 232510) (Zurich).

CGU: ANZ receives a commission for distributing car, home and landlord insurance products underwritten by Insurance Australia Limited (ABN 11 000 016 722, AFSL 227681) under the CGU brand (CGU). ANZ receives up to 12% of premiums paid to CGU for ANZ Car Insurance and up to 25% of premiums paid to CGU for ANZ Home and Landlord Insurance. Commission is for both new and renewed insurance.

ANZ will also receive other benefits from CGU in respect of the sale of these products. These benefits include an annual marketing allowance, and ongoing payments in respect of product development.

Zurich and Insignia: ANZ has entered into separate strategic alliance agreements with Zurich and Insignia Financial Ltd (ABN 49 100 103 722) (Insignia) and Australian Wealth Management Limited (ABN 53 111 116 511)

(Insignia Financial Group). Under these agreements, Zurich and Insignia Financial Group will design, make available and issue specified ANZ-branded financial products and purchaser-branded financial products to ANZ customers in Australia, and ANZ will make the products available through ANZ's network. In Insignia Financial Group's case, the ANZ branded products will be superannuation and investment products.

Zurich will pay ANZ: commissions on the home loan protection insurance product of 20% of premiums plus an administration fee (payable per policy at inception); commissions on life insurance products, in accordance with the prescribed caps and claw-back requirements; grandfathered trail commissions on certain individual and group life products; and commissions on group life cover taken out by employers for employees (following a referral by ANZ to Zurich) at an agreed rate.

ANZ also receives a commission of 20% of premiums for referring customers to Zurich who purchase Life insurance products provided by Zurich.

Insignia Financial Group will pay ANZ: an annual fixed amount as contribution to ANZ's forecast operational costs in relation to ANZ-branded superannuation products issued by Insignia Financial Group.

A RECORD OF TELEPHONE ADVICE

Where you instruct ANZ to order or transfer a product which is traded on a stock market on your behalf over the telephone, and ANZ provides you with advice relating to that instruction, you may request a record of that advice, unless ANZ has already provided you with one.

You may request a copy of the Record of Advice relating to securities, derivatives or foreign exchange kept by ANZ. The request must be made within seven years of the provision of such advice and should be directed to your nominated representative.

PROVIDING INSTRUCTIONS TO ANZ

You can contact ANZ by using the contact details set out at the front of this guide. Some products and services may have their own rules around how to provide instructions or carry out certain transactions.

Please refer to the Product Disclosure Statement for your product for these details.

COMPENSATION ARRANGEMENTS

ANZ has professional indemnity insurance arrangements in place to meet its obligations as the holder of an AFSL.

ANZ's insurance arrangements cover claims relating to the services and products it offers and the conduct of current and former ANZ staff (where ANZ is responsible for the conduct of the staff member at the time of the relevant conduct).

MAKING A COMPLAINT

If you have a complaint about any of our products or services, ANZ has established complaint resolution procedures set out below:

STEP 1 CONTACT US

Your first point of contact for raising concerns or providing feedback is our staff at your local ANZ Branch, Business Centre or our Call Centre. They will do their best to help resolve any issues you may have.

- Use Locate Us on anz.com to find your nearest ANZ Branch or Business Centre
- Call our Call Centre on 13 13 14

STEP 2 COMPLAINT RESOLUTION CENTRE

If you are unhappy with the response you have received or you would like to escalate the matter, you can contact our Complaint Resolution Centre. Our specialists will work closely with you to address your concern quickly and amicably. We will update you regularly until the matter is resolved.

Contact details

Call ANZ toll free on: 1800 805 154 (8am - 7pm AEST/AEDT weekdays excluding national public holidays)

Lodge online via: anz.com

Mail: ANZ Complaint Resolution Centre
Locked Bag 4050
South Melbourne VIC 3205;

Email: yourfeedback@anz.com

FURTHER HELP

If you are not satisfied with the resolution offered by our Complaint Resolution Centre, you can have your complaint reviewed free of charge by the Australian Financial Complaints Authority, an external dispute resolution scheme.

AUSTRALIAN FINANCIAL COMPLAINTS AUTHORITY (AFCA)

The Australian Financial Complaints Authority (AFCA) is designed to offer fair, independent and accessible dispute resolution for consumers who are unable to resolve complaints directly with their financial services provider. In most cases you have two years to submit a complaint to AFCA after you have raised it with us and received a final outcome from us. Before AFCA investigates your complaint, they will generally give us an opportunity to resolve or respond to it.

Phone: 1800 931 678
Mail: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001
Email: info@afca.org.au
Website: www.afca.org.au

AUSTRALIAN SECURITIES AND INVESTMENTS COMMISSION

The Australian Securities and Investments Commission's (ASIC) website contains information on complaining about companies and people and describes the types of complaints handled by ASIC. To obtain further information contact the ASIC Info line:

Telephone: 1300 300 630
Fax: +61 3 5177 3999
Email: info@asic.gov.au
Internet: www.asic.gov.au

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