



ACTIVATE YOUR CAREER

NEW ZEALAND

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 - 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 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.

BROADEN YOUR HORIZONS

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 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.

COMMERCIAL & AGRI

Location: New Zealand-wide

Length of Programme: 18 month programme

Agri locations include (but not limited to) Waikato, Bay of Plenty, and Canterbury

Commercial locations include (but are not limited to) Christchurch, Wellington, and Hamilton. Please indicate in your resume the top three locations you would consider being located.

Our Commercial and Agri divisions provide full-range services to businesses and customers across the country. By building strong relationships, while understanding local markets and economies, we work with clients to deliver personalised solutions that help them reach their goals.

Commercial customers are predominantly privately-owned businesses with an annual turnover of between \$2M to \$250M. Our Agri customers have business limits greater than \$500,000 and total farm income will typically exceed \$250,000. We also have teams dedicated to Property Finance, Trade Finance and Transactional Banking.

What makes a good Commercial and Agri Graduate?

We're on the lookout for motivated all-rounders to take on every challenge that comes their way; people who have, good technical skills, are great with people and can articulate their business solutions in a connected, insightful and simple way.

Graduates who thrive in a team environment, and are equally motivated when working alone, make great candidates. We're looking for motivated, talented applicants who have strong interest in building a career in the Agri sector.

Rotations

Our programme is designed to give you the broadest range of experience possible. Over three six-month rotations, you'll gain the skills and know-how to become a relationship team member. By learning new policies and practices from your peers and stakeholders, you'll have a wealth of knowledge to draw from to kick start your professional career.



If this sounds like the programme for you, learn more about the [application process](#).

DATA GOVERNANCE

Location: Auckland

Length of Programme: 18 month programme

NZ Data Governance is a team building a Centre of Excellence around this highly topical discipline. The team is responsible for governing the framework for capturing, storing and using data within ANZ NZ. They protect our customer's rights to control and privacy over their data, while supporting the bank's strategy and ensuring high quality data is made available for discovering, innovating and shaping our future.

What makes a good Data Banking Graduate?

ANZ's Data Governance team sits in the Analytics and Customer Experience business unit, which has a vibrant and energetic culture. Our graduates thrive in a changing and challenging environment, which is key to the future success of ANZ.

We're looking for curious and analytical minds that can organize and interpret data and numbers, pick up trends and make informed recommendations. People who are passionate and want to learn about customers' specific needs and how they can help through data analysis. We want people who build great relationships with others and bring fun and energy to their work and to the wider team.

While a STEM degree will make for a competitive applicant, we want to know what makes you tick. Diversity of thinking and life experience is just as important as official grades and achievements.

Rotations

At ANZ we pride ourselves on giving graduates as much opportunity for personal and professional growth as we can. So, before you join the team, we'll give you a solid grounding in Data Governance. Over the 18-month programme, you'll rotate through the Data team and get exposure of the following areas:

- Data Engineering
- Database Marketing
- Planning & Transformation
- Business Performance Analytics
- Customer Insights
- Customer Value Marketing

To make your programme truly yours, we'll take your skills, hobbies, interests and strengths into account when deciding where you'll be placed.

By the end of your programme, you'll have a comprehensive view of Data and the importance it has for ANZ. You'll also have the opportunity to kick-off your data career with us.



If this sounds like the programme for you, learn more about the [application process](#).

DIGITAL & TRANSFORMATION

Location: Wellington & Auckland

Length of Programme: 18 month programme

Our goal is to be New Zealand's best bank. In the digital world, we want to deeply understand our customers, then design and deliver technology that gives us a competitive edge. We're constantly evolving our practices and understanding the needs of our customers to help them bank anywhere, anytime.

It's an exciting time to be working in this field and the Digital & Transformation team is leading the way to change the face of banking. We look across customer and staff touch-points to provide intuitive, efficient and integrated experiences.

As the digital landscape is constantly changing, our team make sure that our digital capabilities are up to scratch to achieve our goals. Through simpler self-service, omni-channel solutions and modernised payments, we develop our physical and digital channels to give our customers a connected and convenient experience.

Our programme is focused on developing future digital leaders with the design, tech and business skills to deliver outstanding business results.

What makes a good Digital & Transformation Graduate?

We're on the lookout for innovative, customer focused, strategic thinkers who are passionate about understanding customers and then developing fast, easy, relevant solutions. A healthy dose of curiosity would be a big advantage. People who have a big-picture, future-focused view of digital and have a passion for using technology to solve problems.

Past graduates have come from Engineering, Technology, Legal, Marketing, and Management backgrounds.

We think our Head of Digital & Transformation, Liz Maguire, said it best when she spoke about Digital Inclusion. Read more about [who shapes the future of digital](#).

Rotations

The best way to learn is to do. So our programme will give you a comprehensive overview of how and exposure to placements across the division. This broad range of experiences will give you a working knowledge in each area and opportunities to learn from stakeholders. You'll also get exposure to the full breadth of our customer base from consumers to large institutional customers.

For example, you'll work with our Tribes to deliver new features for our leading banking app, goMoney. You'll also have the chance to learn from Digital Experience and Reengineering experts, which will help you develop transferable Lean, Agile, Experimentation, Analytics and Design Thinking skills.

To make sure you get the most from your programme, each placement will be selected based on your interests, skills and strengths—as well as vacancies. By the end of the programme, you'll have everything you need to kick off your career with us.



If this sounds like the programme for you, learn more about the [application process](#).

FINANCE

Location: Auckland and Wellington

Length of Programme: 36 month programme

Our Finance Graduate Programme will give you a comprehensive understanding of how we operate on a global level, touch on broader divisions of the ANZ business and explore how global influences impact our day-to-day operations.

To deliver the best possible finance solutions to customers, our teams shape strategies, allocate resources and ensure all decisions are based on facts. They focus on two main functions:

Enabling

Business Partners and Financial Planning and Analysis teams work with customers to provide insight and strategies that drive performance for everyone.

Control

Financial control and specialist services like tax, governance and project accounting comply to strict reporting requirements and maintain the integrity of the numbers. This helps us to provide the best possible service and remain independent.

The Business Partners, Financial Planning and Analysis, Financial Control and Specialist Services play an integral role in Finance's Operating Model and are supported by systems and hub services, governed by leadership and management.

What makes a good Finance Graduate?

Simply put, we're looking for finance enthusiasts. People who are passionate about finding solutions, have great quantitative analytical skills and understand how a business operates.

But it's not all about the numbers. We're on the lookout for people who have a big-picture view of the world. People who are friendly, flexible and can adapt in a fast-paced, rapidly transforming industry. Interesting people with a great balance of financial know-how and life skills will make excellent candidates.

If you've studied any of the following, it's likely you have the skills we're looking for:

- Accounting
- Mathematics
- Statistics
- Finance
- Engineering
- Economics
- Econometrics
- Business
- Commerce
- or Business Law (including Risk Management)

Our programme is highly sought after by accounting students, which means high achievers will be favoured. But achievement isn't all high GPAs and classroom results. So if you share our passion for finance, don't be afraid to apply.

Rotations

We believe the best way to learn, is by doing. So we give you the broadest range of experiences possible. Over a mix of four six month and one year placements, you'll have exposure to different parts of the business and the opportunity to understand how our Finance area operates on a global scale.

You'll also have the option to receive study support towards your CA or CPA qualification from the start of your programme. We strongly believe in continuous learning, which is why we're the second highest employer of CAANZ members in New Zealand.



If this sounds like the programme for you, learn more about the [application process](#).

INSTITUTIONAL

Location: Auckland

Length of Programme: 18 month programme

Institutional Banking is one of the most dynamic and diverse areas of ANZ. Its main focus is delivering world-class integrated solutions to our government, corporate and institutional clients across the globe. Many of our clients are household names, including large New Zealand-listed companies and subsidiaries of multi-nationals.

This division holds the number one market position across New Zealand's major banks in all relationship, product and services categories. The division is also number one in the Trusted Advisor, Relationship Manager Capability and Overall Satisfaction categories.

As an Institutional graduate you'll work with some of our best teams, focusing on developing an understanding of clients' businesses or industries and providing solutions for their complex financial needs.

Our Business Units

We put the client first. No matter where they are, or what they do, our relationship and product teams work closely to make sure they're getting the seamless business solutions they need. As an Institutional graduate, you'll be building your global networks from the get-go.

The program may see you working in:

- Relationship Banking
- Transaction Banking
- Global Markets
- Global Loans
- Client Insights and Solutions
- Operations

What makes a good Institutional Graduate?

We're keeping an eye out for bright, enthusiastic, hands-on people who want to take on the challenges and rewards that our programme offers. We want people who are intellectually curious with an interest in what's happening around the globe. Our graduates are people that can thrive in a team or work well alone and want to be a part of building a multi-national business.

Our programme is highly sought after by students across the country, so strong academic results and good technical skills will be favoured.

If you've studied the following, it's likely you have the skills we're looking for:

- Commerce
- Finance
- Economics
- Accounting
- Engineering
- Mathematics
- Science
- and/or Law

But great candidates are more than just their technical know-how. We want to know what makes you, you – your interests, hobbies and experiences are all a big part of making you a competitive applicant. After all, our graduates are a diverse group of individuals who all bring something different to the table.

Rotations

We give you the chance to learn from some of the most experienced bankers and inspiring professionals in the region. Over six three-month placements, you'll have the chance network, develop skills and gain a working knowledge in different areas of the broader ANZ business.

As an Institutional graduate you'll have the opportunity to work with, or even lead, a diverse team. If you've recently graduated, or you're about to, our graduate programme offers you the opportunity to build an exciting career with us.



If this sounds like the programme for you, learn more about the [application process](#).

MARKETING

Location: Auckland

Length of Programme: 18 month programme

Our Marketing team is responsible for making sure that ANZ remains New Zealand's leading financial services brand. Through continuous growth and development, we're responsible for all brand and marketing initiatives across the New Zealand business. This includes:

- sponsorship
- event management
- business to business marketing
- market research
- Search Engine Optimisation, Search Engine Marketing and digital marketing
- product marketing
- and direct/data-driven marketing.

What makes a good Marketing Banking Graduate?

ANZ's Marketing team has a vibrant and energetic culture. Our graduates thrive in a changing and challenging environment, which is key to the future success of ANZ.

We're looking for curious minds who always look for newer, better ways of connecting with customers. People who can interpret data and numbers in creative solutions. People who build strong relationships with others and want to learn about customers' specific needs and how they can help. We want people who bring fun and energy to their work – whether it's in a team environment or working alone.

While a marketing degree or prior customer-facing experience will make for a competitive applicant, we want to know what makes you tick. Diversity of thinking and life experience is just as important as official grades and achievements.

Rotations

We pride ourselves on giving graduates as much opportunity for personal and professional growth as we can. So, before you join the team, we'll give you a solid grounding in marketing. Over the 18-month programme, you'll rotate through three to four key areas which could include:

- Sponsorship and events
- Digital marketing (including Search, Social, Web and programmatic)
- Brand and retail marketing
- Business marketing
- Product marketing
- Planning & Research

To make your program truly yours, we'll take your skills, hobbies, interests and strengths into account when deciding where you'll be placed.

By the end of your programme, you'll have a comprehensive view of marketing at ANZ and understand how various disciplines collaborate to deliver results. You'll also have the opportunity to kick-off your marketing career with us.



If this sounds like the programme for you, learn more about the [application process](#).

SERVICES & OPERATIONS

Where: Wellington and Auckland

Length: 18 month program (3 to 6 rotations, minimum 3 months each)

Like everyone here at ANZ, our Services and Operations teams are passionate about delivering the best possible customer experience. They do this by continuously modernising and improving the bank through digital and data innovation. The division consists of two main functions:

Services

Our team supports all our New Zealand-based Operations, Technology and other teams. We focus on Business Performance, Capacity Management, Project Management, Data and Risk & Compliance Management. We also play a lead role in bank-wide projects.

Operations

We help the "frontline" business partners (like Commercial and Agri, Institutional, Retail and Business Banking and Wealth) deliver products or services to customers.

When you join the Services and Operations programme, you'll be changing the way we operate in one of the most diverse and exciting parts of our business.

What makes a good Services & Operations Graduate?

You will be inquisitive and passionate about improving the way we do things. You will have a proven ability to problem solve. You'll also recognise the importance of managing risk effectively.

You will love working in teams, but also be comfortable managing yourself to complete tasks autonomously. You will have excellent interpersonal skills, which you will use to engage with a wide range of stakeholders across ANZ. Adaptability, persistence and resilience will be crucial to your success.

Your degree discipline might be in Science, Technology, Engineering, Mathematics or Commerce. But if it's not, we'd still love to hear from you – we really value diversity of thinking. More important than your degree subject will be your growth mindset and your genuine interest in digital, data and improving the way things are done.

You will be methodical, thorough and analytical. You'll be able to see the big picture too, to view a problem from all angles, considering the needs of all stakeholders. You will also be customer focused, and may already have some experience in a customer serving role.

Rotations

In Services & Operations we pride ourselves on having a graduate programme that gives our graduates enormous opportunity for personal and professional growth through exposure to diverse teams and disciplines.

We will work with you to tailor a rotation programme that suits your preferences and meets the needs of the business.



If this sounds like the programme for you, learn more about the [application process](#).

RETAIL & BUSINESS BANKING

Location: Auckland

Length of Programme: 18 month programme

Our goal is to be New Zealand's best bank by helping New Zealanders achieve more. Retail and Business Banking is our largest division and where most customers come into contact with us – that's why it's referred to as the face of the bank. Through our branches, business centres, contact centres and specialist distribution teams, we offer customers access to the most banking specialists in New Zealand.

Retail and Business Banking's frontline team understand the needs and aspirations of our customers to give them the best possible solutions. From deposits and credit cards, to personal loans, home loans, and a whole lot more, our teams drive the business forward and make sure our customers' needs are met.

What makes a good Retail and Business Banking Graduate?

Successful graduates are passionate about customers and their needs. They have a strong customer focus and can build effective working relationships with their peers and stakeholders alike. We're looking for people who are comfortable working behind the scenes with technical data, research and analysis-based tasks, and have the skills to communicate solutions clearly and effectively.

We're looking for flexible, adaptable people who want to be a part of the biggest area of our operations. People who want to grab opportunities with both hands and experience all the challenges and rewards this program has to offer.

The people with the skills and capabilities we're looking for will be coming out of all the faculties, including Business, Commerce, Law, Arts, and Sciences. And we know you've got more to offer than official grades. We strongly value curiosity and diversity of thinking, and we want to know what makes you tick, and what you can bring to the table. Things like interests, hobbies, travel, community work, achievements and experiences all make you a more competitive applicant.

Rotations

The best way to learn is to do. That's why we want to give you the opportunity to get hands-on experience in a range of different areas. We've designed our programme so that, over 18-months, you'll have plenty of opportunity to learn from your peers and stakeholders while gaining a comprehensive knowledge of how the division operates.

Each rotation will introduce you to new products, people and policies. So by the end of your 18 months, you'll have all the skills, knowledge and experience you need to kick off your career with us.



If this sounds like the programme for you, learn more about the [application process](#).

TECHNOLOGY

Where: Wellington

Length of Programme: 18 months

ANZ Technology is an innovative team that is shaping a world where people and communities thrive by embracing technology trends, adapting to emerging opportunities and delivering an exceptional service experience. It's true – technology underpins every part of our business, from keeping the bank running and protecting customer data, to delivering tools, applications and services that improve the customer and employee experience.

Technology aims to be a source of competitive advantage to ANZ, helping businesses achieve its ambition to become New Zealand's best bank.

Our Graduates are emerged in a range of technology teams throughout the program, including:

- Digital
- Information Security and Risk
- Technology Service Management
- Technology Transformation
- Business Management
- Architecture

What makes a good Technology Graduate?

If you're a Technology graduate at ANZ, you will be multi skilled! You'll have fantastic technical ability as well as great people skills. Working with others is something you enjoy and do well, and you are a team player who can also execute tasks independently.

Ideally you will be the type of person who has a focus on the big picture and a genuine interest in how you can contribute to Technology at ANZ in a broad sense.

Understanding how technology supports and shapes the way we do business, for our customers and for our business partners, is something you will need to grasp early on to be successful in this function. You may have had some exposure to this already either through part-time work or on projects at university which will be beneficial. You are an individual who appreciates the significance of information technology in business and are passionate about providing service delivery to the highest standards. It would be awesome if you had experience in coding or software delivery and are keen to see teams work and deliver in an Agile environment and mindset.



If this sounds like the programme for you, learn more about the [application process](#).