



## JOIN US IN SHAPING A WORLD WHERE PEOPLE AND COMMUNITIES THRIVE

INSTITUTIONAL DIVISION

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 INSTITUTIONAL GRADUATE...

It's a crisp morning in the Docklands as you strut down Collins Street; coffee in hand (in a free ANZ Keep Cup), and AirPods in as you listen to your favourite true-crime podcast. As you wait at the lights, you spot a fellow Grad and chat about the day you both have in store. They tell you they are off to a credit workshop this morning (they're particularly excited to enjoy some free scones during the morning tea break), followed by a coffee with their Segment Head.

You arrive at your desk and check your calendar. First up is your fortnightly interstate pipeline meeting with your team, followed by a customer meeting at their head-office. Yesterday, you finalised a pack for this customer, walking them through a user case for the New Payments Platform and some data insights. Your job at this meeting is to help bring these concepts to life and explore any other opportunities to improve their banking experience. The meeting goes well, and your customer is keen for a further workshop with our Product Specialists.

As you and your Line Manager take the tram back down to head office, you arrange to meet some of the Grads in the kitchen which overlooks the Yarra River for lunch. Your afternoon flies by in a flurry of emails, workshops and conference calls. Ending the day is a Grad Speaker Series presentation from the Sustainable Finance team. There you discuss the bank's new initiatives and what a rotation might look like in their team.

It's now 5.30, and a quick peak at tomorrow's schedule reveals another jam-packed day. You're meeting a friend in the city for dinner at 6, so it's time to log off and head out.

– Nicola Hailey, Institutional Graduate

## WANT TO KNOW MORE?

The **Institutional Division** at ANZ provides world-class solutions for our large, Institutional and Corporate clients across Australia, New Zealand, Europe and America and the wider Asia-Pacific Region. Our expertise covers Transaction Banking, Markets, Wholesale Digital and Loans & Specialised Finance.

As an Institutional Graduate, you will gain exposure to teams that represent both core and specialised offerings for the Bank's biggest customers, including airlines,

property developers, and multinationals. Most importantly, you are provided with the opportunity to learn from highly experienced professionals from a cross-section of the community, and provide your own perspective and insight into the ever-evolving world of banking and finance.

## WHAT'S INVOLVED?

As an Institutional Grad, you are in for a phenomenal 18-month program; consisting of three rotations across different areas of the Institutional bank, where you may explore the division based on your own interests, skills, and developmental goals. You'll learn the ropes, the lingo (including a plethora of acronyms), and, of course, the best lunch spots in and around the office where you can take a well-deserved break.

Following your induction into the Graduate program, you will be supported in developing core capabilities, which may include a combination of: Research & Analysis, Client Insights, Relationship Management, Data & Digital and our Product areas. While these areas contain a mixture of customer-facing and internal roles, the focus on our core mission is clear; to help shape a world where people and communities *thrive*.

Key focus areas include:

- Building strong, collaborative relationships with both internal and external stakeholders to transform great ideas and insights into reality;
- Balancing customer requirements and the bank's risk appetite from a lending and capital management perspective;
- Delivering a consistent and efficient credit process to help customers achieve their objectives;
- Developing proficient core banking skills and to set the foundation for a successful banking career;
- Rewarding innovation and agility in an environment of continuous improvement; and
- Empowering you to act with freedom and confidence in balancing credit risk appetite, capital constraints and return objectives.

## WHERE WILL YOU BE LOCATED?

We have Institutional Division graduates based across WA, NSW & Victoria.

## HERE ARE SOME AREAS YOU MIGHT WORK IN:

### Coverage

#### Research & Analysis

Do you enjoy deep-diving into specific industries and developing a detailed understanding of customer business operations? Ever wonder how wind farms drive investment? Or how large-scale property developers aim to meet sustainable housing initiatives, while managing a dozen sites at the one time? What about how a global subsidiary manages their relationship with their offshore parent company?

During your Coverage rotation, you will be placed in an industry-specific team, who are the primary connection point between ANZ and our customers. Your curiosity will be fuelled by an in-depth exploration of one of our CCM business areas and form an understanding of ANZ's core Institutional service offering.

### Product

#### Transaction Banking

Transaction Banking (TB) is one of the most dynamic areas of the bank, encompassing Payments & Cash Management, Merchants & Cards and Trade & Supply Chain. In essence, TB is the nexus between our customers and the wider economic ecosystem, determining how our customer engage with their customers, suppliers and staff on a daily basis. In leveraging our Transaction Banking Specialists' expertise, new technologies and global footprint, we may help our customers achieve working capital optimisation, technological synergy, business process augmentation and an enhanced user-experience.

TB is a truly end-to-end business, meaning you'll gain exposure to product and solution development, sales pitches, customer on-boarding and proactive account management. In developing customer solutions, you will collaborate with our Wholesale Digital colleagues to commercialise and help to deliver valuable digitally-enhanced solutions and data insights to our customers.

#### Wholesale Digital

Wholesale Digital has been described as a fin-tech within a bank. They are commissioned with designing and delivering smarter, digital-first solutions for Institutional clients across Trade, Cash Management and Markets. Our user-led design means that we develop technologies that are rich in functionality, secure and simple to use. Customers and bankers may also have access to our Data and Analytics team, whose insights are designed look beyond the balance sheet and discover new opportunities, inform business strategy and uncover areas for efficiency. If you are curious to explore how the Bank is embracing and even pioneering a new technological frontier, Wholesale Digital can't be missed.

#### Markets

As our customers operate at a global scale, financial markets form a vital component of our customers' business and their objectives. Our ability to provide risk management tools and bespoke hedging instruments enables our clients to focus on their own business, without having to worry about the uncertainty and unpredictability of financial markets.

ANZ's award-winning Markets team delivers innovative product solutions across foreign exchange, interest rates, credit and commodities as well as risk management expertise and strategic research. Our reach spans the key global financial hubs such as London, New York, Hong Kong and Tokyo, and encompasses a range of roles including sales, trading, structuring and origination.

#### Loans & Specialised Finance

Loans & Specialised Finance (L&SF) provides Institutional and Corporate clients with unique and innovative lending solutions across the Asia Pacific region. The L&SF business often deals with large multinationals. Government bodies and other banks, enabling Graduates to gain exposure to large scale transactions. As the name suggests, the business supports our customers by providing specialised lending as well as financial solutions, helping customers increase working capital and access appropriate funding. L&SF is recognised as a centre of excellence for its skills in specialist credit analysis, advisory services, structuring, execution and ongoing monitoring of customer lending transactions.

During an L&SF rotation, you will develop many technical skills such as modelling, credit writing and financial analysis. Additionally, Graduates will be involved in discussions with the Coverage and other Product teams to help determine optimal customer outcomes.

## YOU'LL ALSO GET EXPOSURE TO

- Learning about ANZ network advantage and how we can capitalise on ANZ's strength in operating across Australia and Papua New Guinea.
- Financing of large scale projects such as infrastructure, resources and public assets (hospitals, schools, windfarms just to name a few).
- Leveraged and Acquisition Finance which is finance solutions associated with a company change such as a merger, acquisition, IPO, large capital expansion or capital return.
- Structured Asset Finance which is essentially the provision of finance to clients for a broad range of assets including but not limited to general plant and machinery, telecommunications assets, aircraft, marine vessels, transportation assets, mobile mining equipment and power generation assets.
- Sustainable Finance Solutions where we provide funding to clients and industries in the transition to the low carbon economy. We are proud to say ANZ is a market leader in this segment with a \$15bn sustainability target by 2020.
- Corporate mergers, acquisitions and project advisory services for clients in Asia, Australia and New Zealand with a focus on cross border transactions into and out of the region.
- Originating, structuring, underwriting and distributing syndicated loans to global investors on behalf of borrowers seeking to raise capital.
- Innovative industry-wide projects supporting our customers' working capital strategies and the ongoing digitisation of transactional solutions now and into the future.

## ENOUGH ABOUT US. WHAT ABOUT YOU?

- Are you someone who asks *why* a lot? We love curious people challenging status quo.
- Do you think differently about things? Variety of views allow us to come up with best solutions.
- Do you love generating creative ideas, analysing data, researching options and solving problems all while having fun along the way? We do to.
- Are you someone that loves working as part of a team? You'll fit right in.
- Prefer to work on your own so you have the thinking space to develop creative solutions? We love that too.
- We love resilience, especially when it comes to improving the customer experience. It's not always easy, but we need people who embrace a challenge.
- Consider yourself to be friendly, curious and self-motivated? Apply today.

We're looking to hire problem-solvers who can balance individual customer needs with a big picture view. Our most successful Graduates to come through this program embrace diversity, are passionate about our customers, curious about the business we are in, and love working collaboratively to develop and deliver better outcomes for the business, our customers and community.

## ARE YOU IN?

We want to get to know you for who you really are, and don't believe that we can assess that by reducing your experiences to a page. 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 do 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 where we have an assessment centre that includes an interview and role play.

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](http://www.anz.com/careers)