



AUSTRALIA SUMMER INTERN PROGRAM STREAMS

Activate your career

Working at ANZ is not what you might imagine when you think 'working at a bank'. We do things differently.

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. Be surprised by what you find. 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.

Our focus is on your values and capability - you are more than a university mark or previous experience. No CV's required, we want to get to know you and your ideas.

We're looking for students who are passionate about what they do and how they do it. Our CEO, Shayne Elliot says:

- *"Work for people who teach you things; Attitude is just as important as aptitude;*
- *Be adaptive; and*
- *Be authentic"*

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. We support and empower each other. Be a part of building communities, providing people with opportunity, and helping to transform ideas, hard work and ambition into reality.

Our Intern programs are designed to challenge and reward. We're on the hunt for dynamic students who love workshopping ideas, are keen to embrace and explore innovation, and have an 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.

No matter where your career takes you, our Intern program will provide you with the foundation you need to grow and succeed.

Here are your Summer Internship options:

TECHNOLOGY

Where: Melbourne & Sydney

ANZ Technology builds, procures and operates systems that enable ANZ to deliver banking services to over 6 million customers in Australia and process billions of dollars every day. We have 5,000 employees across the world who work in ANZ Technology - all working on different pieces of the puzzle. Our focus on thoughtful innovative tech solutions helps us understand the needs of businesses, be seen as trusted advisers and provide secure, stable and smart solutions. Technology is a part of everything we do at ANZ and that gives us a competitive advantage. Our aim is to deliver Gr8CX@Scale

It's not an easy task, and certainly comes with some challenges. Whether it's helping us enable lightning fast payments or ensuring the stability of our online banking platform, there's always something to do.

Come and see Tech in action and apply today.

What to expect in your 8-week Technology Internship

Our summer interns will be aligned to one of the following areas during the program, including:

DIVISIONAL SERVICES

The domains in this group deliver end-to-end, world class products and services to our retail, corporate & commercial, and global institutional customers across Australia, New Zealand and in our other markets.

PLATFORM SERVICES

The domains in this group provide support across a range of areas, each key to the bank's success: Banking Services (including Payments), Enterprise Data & Intelligent Automation, Infrastructure & Cloud, Australian Business Transformation and Security (protecting our customers, employees and shareholders).

ENTERPRISE DOMAINS

The domains in this group are responsible for the employee experience, our operational performance of Technology Services and ensuring technology is running seamlessly at an enterprise level.

Who makes a good Technology Intern?

- Someone who asks why a lot? We love curious people challenging status quo and diversity of thought – it's where our most innovative solutions have stemmed from.
- Are you technophile? You will love to see how cool tools are used in corporate world.
- Do you like building cutting edge software?

All successful interns have a passion for the way technology can shape our lives, they think outside of the box and know the value of making mistakes.

Suitable applicants

Students who are studying STEM, including but not limited to Computer Science, Information Systems, Engineering, Mathematics or Science (with some IT subjects) related degrees are well suited to the program, however if you're a student from another discipline and believe Technology is the right fit for you, we would like to hear from you.

AUSTRALIA RETAIL AND COMMERCIAL BANKING

Where: Melbourne, Sydney, Brisbane & Perth

The Australia Retail & Commercial division at ANZ is ANZ's largest business, made up of approximately 16,000 employees serving some six million retail and commercial customers through a network of branches, business centres, ATMs and leading digital banking applications.

Our priorities are remediation and learning from the things we got wrong in the past, building momentum with a renewed focus on Home Owners and Business Owners, and transforming our Australia business so it is relevant for our customers in the future. This involves improving our technology and reinventing our customer and employee experience through simpler, automated services and improved platforms.

What to expect in your 8-week Australia Retail and Commercial Banking Internship

As an intern, you will gain exposure to a wide range of experiences in how we serve and work with our customers across one or more of our businesses.

Who makes a good Australia Retail and Commercial Banking Intern?

You don't need a banking or finance background to join Australia Retail & Commercial – we are all constantly collaborating on exciting projects, so we need people who can work well in a team, are strong communicators, enjoy putting forward ideas and can deliver at pace.

Our interns are passionate about helping our customers meet their needs through creative ideas, data, research and problem solving – and building relationships along the way. We're on the lookout for friendly, curious, self-motivated people who are keen to build their understanding of how a business operates.

Suitable applicants

We are looking for well-rounded people who are keen to join a fast-paced, rapidly transforming business environment. Our AR+C stream is degree agnostic, we are looking for passion and skills from all study streams.

Interns who go on to become Graduates in our program are from diverse backgrounds but have one thing in common: they're passionate about our customers and are committed to creating a great customer experience.

AGRIBUSINESS- COMMERCIAL BANKING (REGIONAL)

Where: Australia-wide

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.

This internship aims to give participants the opportunity to develop an understanding of banking needs within the regional communities they live and work within.

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 the 8 week internship in. Simply let us know where you live when you complete your application and we can determine where the best experience will be, taking into consideration your home location.

What to expect in your 8-week Regional Internship

Interns will spend the majority of time with one of our Regional Business Bankers, someone who's in the know when it comes to this customer set and can give you a good overview of this area of ANZ.

It's likely you'll spend time both in and out of the office environment learning banking systems and processes coupled with some client or site visits.

The work activities interns undertake will support the business to provide the best possible customer experience. You will have opportunities to work autonomously but also within and across teams and contribute to the delivery of projects to support Commercial Banking.

Who makes a good Regional Intern?

ANZ Regional interns will have a passion for wanting to find out more about banking in regional Australia and Agribusiness. Successful people within our team take an end-to-end approach to their work and hold a genuine interest in assisting customers involved in agriculture, land and environment based businesses. If you're after a 'taste' of this side of ANZ's business, then it may be a perfect fit for you.

Suitable applicants

Students who are studying towards a Commerce, Business or Agriculture related degrees may be well suited to a role in regional banking.

However if you're a student from another discipline and believe Regional Agribusiness is the right fit for you, we are happy to hear from you.

INSTITUTIONAL

Where: Melbourne, Sydney, Brisbane & Perth

The Institutional Division is one of the most exciting, dynamic and diverse areas at ANZ. Its main focus is delivering world-class integrated solutions to our Government, Corporate and Institutional clients across the globe. Successful applicants will work closely with our teams in Australia and New Zealand, Asia Pacific, Europe, the Middle East and America.

What to expect in the 8 week Institutional Internship?

As an Institutional Intern you'll focus on developing an understanding of our clients' businesses and industries while providing solutions for their complex financial needs. The program may have you working in one of the following business units:

Product

- Transaction Banking
- Corporate Finance
- Markets (Melb & Sydney only)

Coverage

- Institutional Australia
- Credit & Capital Management
- Corporate Banking

Wholesale Digital (Melbourne & Sydney only)

- Customer Experience Design
- Strategy & Execution
- Finance Management & Governance

Transaction Banking

Transaction Banking offers you the opportunity to get involved in a digitally minded, fast-paced environment using technology to facilitate next-generation experiences for ANZ Institutional customers.

The area focuses on providing specialist sales, product management and service expertise to assist clients with their day to day working capital, cash flow and global trade requirements. It is one of the most-dynamic areas of the bank that is continuously investing in the latest trends and technologies.

You'll have exposure across innovative industry wide projects supporting our customers' working capital strategies and the ongoing digitisation of transactional solutions now and into the future.

Transaction Banking also plays a critical role in funding the bank's operations via its substantial deposit volumes, providing key learnings on bank deposits and capital treatment.

Corporate Finance

ANZ Institutional's Corporate Finance team is renowned for their excellence in specialist credit analysis, advisory services, structuring, execution and ongoing monitoring of customer transactions.

The team provides lending solutions to Institutional and Corporate customers through:

- Project Export & Sustainable Finance;
- Structured Asset Finance;
- Leveraged & Acquisition Finance;
- Loan Syndications; and
- Corporate Advisory.

Markets

Working across 33 countries to deliver innovative product solutions, ANZ's Markets team focus on foreign exchange, capital markets, fixed income, commodities, specialist research and risk management.

The markets team works in co-ordination with other areas of Institutional to move clients through the lifecycle of a deal: uncover the opportunity; highlight thematic issues; find a best practice idea to fit the business; and tailor the solution to meet the client's needs.

Supporting our clients with access to the Australian financial markets, the team also provides access to major financial hubs like London, New York, Hong Kong, Tokyo, Singapore, and Beijing, and services other ANZ centres including New Zealand, Taipei, Jakarta, Manila and Seoul.

Institutional Australia

ANZ's Institutional Australia team manages relationships with customers in Australia and Papua New Guinea.

With a focus on leveraging our network and growing connectivity internationally, the team works collaboratively across our global network to help our customers in Australia and PNG as their businesses develop across borders.

Credit and Capital Management (CCM)

Credit and Capital Management helps the Institutional division balance our customer, risk and capital management objectives through well-defined risk appetite parameters, as well as ensuring the capital invested is generating the best possible returns.

Our Research and Analysis teams are globally co-located with the Coverage teams and are responsible for the entire end to end credit management of our large multi-national customers.

Each Analyst within CCM is client facing and works alongside the Coverage teams to help develop and deliver financial and capital solutions.

Corporate Banking

Corporate Banking has a long history supporting corporate businesses, offering traditional relationship banking and sophisticated financial solutions. Our experienced relationship teams understand the unique issues facing large business including those that are privately owned, and can assist with growth, acquisition and succession agendas.

Corporate Banking has a diversified customer portfolio and based in CBD's around Australia, our client-facing proposition offers relationship banking and sophisticated financial solutions, largely for privately owned companies in the mid-market business segment.

You will have the opportunity to work with Senior Relationship Managers to complete the broader credit assessment function and ensure an optimal 'well managed' portfolio.

Wholesale Digital

At Wholesale Digital we design and deliver superior digital solutions for Institutional and Corporate clients across Trade, Cash Management, Markets and Loans. Solutions based on customer experience that are rich in functionality innovative and simple to use. Clients also utilise our data and insights to look beyond their own balance sheet and discover new ways of becoming more competitive.

You will work with agile teams in a business that spans product design, talking to clients about their expectations of their banking solutions, providing meaningful insights to clients through data analytics using the Cloud; all the while, connecting with internal teams in Markets, Loans, Transaction Banking and Group Data, as well as third parties including Google and Apple.

Who makes a good Institutional Intern?

We want people who are interested in what's happening around the world and to be part of a business that gives back to its customers, employees, shareholders and communities.

We're looking for people who can make a difference and are independently-minded, yet collaborate with others for better outcomes. You must be hard-working, digitally savvy and keen to experience the challenges and rewards of our global business.

Suitable applicants

We are looking for talented Commerce, Science, Banking, Engineering, Finance, Economics, Mathematics, Actuary, Technology or Law students.

But if you're a student from another discipline and believe Institutional is the right fit for you, we are happy to hear from you.



If this any of these opportunities sound like the perfect first step into the world of work than apply today on www.anz.com/careers



Opening date: 10th July, 2020
Closing date: 10th August, 2020