

**QUICK REFERENCE GUIDE:
DESIGN AND DISTRIBUTION
REPORTING OBLIGATIONS**

INTRO

Design and Distribution Obligations (DDO) commence 5 October 2021. This guide advises how regulated persons can provide any information to ANZ as required under DDO or within ANZ's Target Market Determinations (TMDs).

Under DDO, "regulated persons" who engage in retail product distribution conduct are required to report certain information to ANZ. This information may include:

- information on complaints received in relation to ANZ products or their distribution
- details of any significant dealings not consistent with the target market determination
- any regulator feedback that has been received
- any other data or information that is required by ANZ as set out in the relevant product's TMD.

This information allows ANZ to regularly review our TMDs to ensure that they remain appropriate.

If you have questions that are not covered by this guide, please speak to your ANZ Relationship Manager or Business Development Manager, alternatively you can contact DDO@anz.com.



SIGNIFICANT DEALINGS

A significant dealing report is intended to capture significant distribution of a product that is not consistent with its TMD.

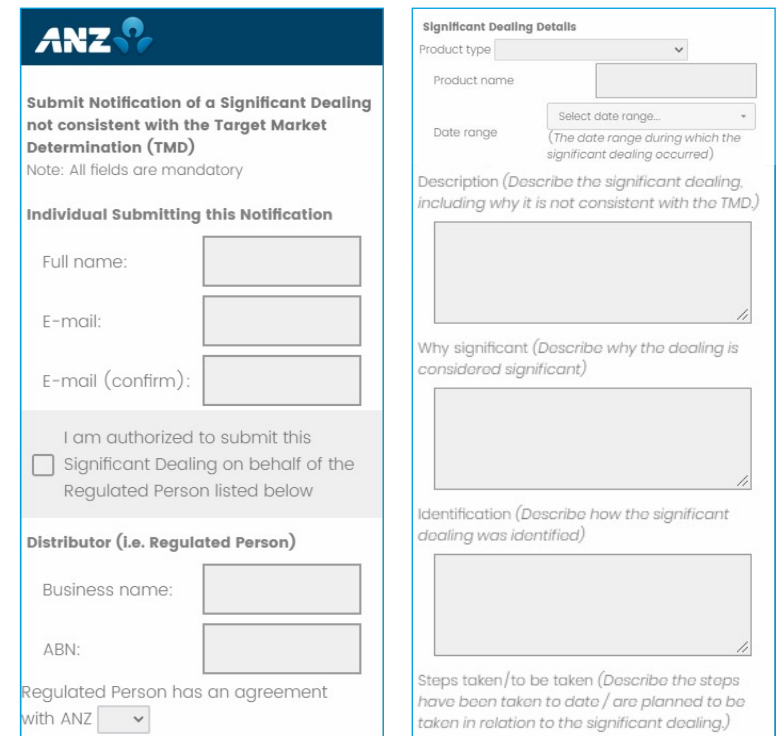
Significant dealings relating to ANZ products must be notified to ANZ as soon as practicable and in any case within 10 business days of becoming aware of the significant dealing or as otherwise provided in the TMD.

You'll be able to report any instances of a significant dealing to ANZ from 5 October 2021.

To submit a notification of a significant dealing, complete the 'significant dealing' [online form](#) on our website. Upon lodging, a confirmation screen will be displayed with a receipt number. A member of our team will be in touch should any further information be required.

When providing ANZ with significant dealings data, you must provide the following:

- date(s) the significant dealing occurred;
- description of the significant dealing and why it is not consistent with the TMD;
- why the dealing is significant;
- how the significant dealing was identified; and
- what steps, if any, have been, or will be, taken in relation to the significant dealing.



ANZ

Submit Notification of a Significant Dealing not consistent with the Target Market Determination (TMD)

Note: All fields are mandatory

Individual Submitting this Notification

Full name:

E-mail:

E-mail (confirm):

I am authorized to submit this Significant Dealing on behalf of the Regulated Person listed below

Distributor (i.e. Regulated Person)

Business name:

ABN:

Regulated Person has an agreement with ANZ

Significant Dealing Details

Product type:

Product name:

Date range: Select date range...
(The date range during which the significant dealing occurred)

Description (Describe the significant dealing, including why it is not consistent with the TMD.)

Why significant (Describe why the dealing is considered significant)

Identification (Describe how the significant dealing was identified)

Steps taken/to be taken (Describe the steps have been taken to date / are planned to be taken in relation to the significant dealing.)



It's important that you ensure no customer identifying information is included in these reports before submitting to ANZ.

ANY OTHER FEEDBACK

Like significant dealings, you will be able to provide us with any other feedback that you might have including any regulator or consumer group feedback received that relates to the suitability of an ANZ product or its distribution.

Should you wish to provide ANZ with any other data that you consider to be required under DDO, you can do so via the 'Other data' form [here](#).

- Please provide a description of any data that has been provided in the relevant free text field.
- Upon lodging, a confirmation screen will be displayed with a receipt number.

ANZ

Advise ANZ of Other Information as Specified in the TMD
Note: All fields are mandatory

Individual Submitting this Notification

Full name:

E-mail:

E-mail (confirm):

I am authorized to submit this information on behalf of the Regulated Person listed below

Distributor (i.e. Regulated Person)

Business name:

ABN:

Regulated Person has an agreement with ANZ

[Submission Details](#)

Product name

Report type

Message (Message to ANZ with details as requested in the TMD.)

I confirm that this submission has been checked for any personal information and that any personal information has been removed.

I'm not a robot

reCAPTCHA
Privacy · Terms

Submit

If you require any further assistance, please contact your ANZ Relationship Manager or ANZ Business Development Manager, alternatively you can contact DDO@ANZ.com

COMPLAINTS REPORTING

Regulated persons must provide complaints information to ANZ periodically as outlined in the TMDs. Complaint information is to be provided to ANZ no later than 10 business days after the relevant reporting period (or as otherwise provided in the TMD).

These reports should include a summary of the number of complaints received, the substance of those complaints and any general feedback relating to the product or its performance. All personal customer information should be removed from the report.

This periodic DDO complaint reporting obligation is separate to ANZ's complaint management and internal dispute resolution requirements. If a customer wishes to make a complaint, the customer should be [referred to ANZ](#).


[Click here](#) to submit your periodic complaints report or to access our periodic complaints reporting excel template. For any assistance you can contact DDO@anz.com.



It's important that you ensure no customer identifying information is included.

HOW TO SUBMIT

1. Enter your details.



Complaints Reporting

Provide complaints information as outlined in the TMD. Complaints information is to be provided to ANZ no later than 10 business days of the relevant reporting period or as otherwise provided in the TMD.

Note: Complaints information reporting templates can be found [here](#). All fields are mandatory.

Individual Submitting this Report

Full name:

E-mail:

E-mail (confirm):

I am authorized to submit
 Complaints on behalf of the Regulated Person listed below

2. Select the relevant product(s) and reporting period, upload the completed complaints file and submit.

You only need to submit one complaint report covering all relevant products.

Submission Details

Select the products for which you have complaint information to report. You do not need to report to us if you have not received any complaints in the reporting period.

Home Loans	<input type="text" value="No"/>
Bank Accounts	<input type="text" value="No"/>
Business Accounts	<input type="text" value="No"/>
Business Loans and Overdrafts	<input type="text" value="No"/>
Credit Cards / Personal Lending and Overdrafts	<input type="text" value="No"/>
ANZ Capital Notes	<input type="text" value="No"/>

Reporting period: (ANZ has set the reporting period to quarterly except for ANZ Capital Notes, please refer to the TMD)



You do not need to report to us if you have not received any complaints in the reporting period.

3. A receipt acknowledgement will be displayed.

Complaints Reporting - Submitted

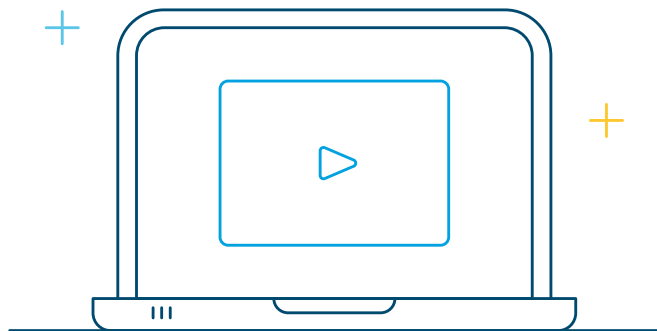
Your complaints report has been received by ANZ. Please take note of the receipt number below for reference should there be any queries regarding your submission.

Receipt number: R_3rFWzqQB231QUI
Date submitted: 9 Feb 2022



RESOURCES

- [Target Market Determinations](#)
- [Notify ANZ of a significant dealing](#)
- [Complaints information reporting template](#)



CONTACTS

If you require any further assistance, please contact your ANZ Relationship Manager or ANZ Business Development Manager.

Alternatively, you can contact DDO@anz.com for further assistance.

On receipt, a system generated response will be sent, if you do not receive this response, please resubmit.

