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DESIGN AND DISTRIBUTION OBLIGATIONS (DDO)

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# Topic 1. Introduction

Design and Distribution Obligations (DDO) commenced on 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 other data or information that is required as set out in

the product’s TMD, including regulator and consumer group

feedback.

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

# Topic 2. Significant Dealings

A significant dealing report is intended to notify ANZ of a significant dealing in a product

that is not consistent with the product’s 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.

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.

To submit a notification of a significant dealing, complete the ‘significant dealing’

[online form](https://www.anz.com.au/support/rates-fees-terms/target-market-determinations/ddo-reporting/) on our website. Once the form has been lodged, you will receive a confirmation email of your submission. A member of our team will be in touch should any further information be required.

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

# Topic 3. Any Other Feedback

Like significant dealings, you will be able to provide us with any feedback received from regulators or consumer groups that relates to an ANZ product or its performance.

Should you wish to provide ANZ with any other information that you consider to be required under DDO, you can do so via the ‘Other information’ form [here.](https://www.anz.com.au/support/rates-fees-terms/target-market-determinations/ddo-reporting/)

• Please provide a description of any data that has been

 provided in the relevant free text field.

## • Once the form has been lodged, you will receive a confirmation email of your submission.

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

# Topic 4. 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 and the substance of those complaints. All personal customer information should be removed from

the report.

For five or less complaints, the data can be reported via [ANZ DDO Reporting Portal.](https://www.anz.com.au/support/rates-fees-terms/target-market-determinations/ddo-reporting/)

For more than five complaints please complete the Excel template available [here](https://www.anz.com.au/support/rates-fees-terms/target-market-determinations/ddo-reporting/) and submit via email to DDO@anz.com.

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.](https://www.anz.com.au/support/contact-us/complaints/)

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

For any assistance you can contact DDO@anz.com.

## How to submit complaints

1. Enter your details.
2. Select the number of complaints and complete all the relevant information and submit.
3. Once the form has been lodged or emailed, you will receive a confirmation email of your submission.

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

# Topic 5. Resources & Contacts

## Resources

[Target Market Determinations](https://www.anz.com.au/support/rates-fees-terms/target-market-determinations/ddo-reporting/)

[Notify ANZ of a significant dealing](https://www.anz.com.au/support/rates-fees-terms/target-market-determinations/ddo-reporting/)

[Complaints information reporting template](https://www.anz.com.au/support/rates-fees-terms/target-market-determinations/ddo-reporting/)

## 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.