

ANZ PRIVATE BANKING & ADVICE

Information sheet for Financial Advisers and Supervisor checks

This information sheet is given by Australia and New Zealand Banking Group Limited ABN 11 005 357 522, the holder of Australian Financial Services License number 234527 (**Licensee**) and its related entities (**ANZ or we**) to a person (**applicant or you**) who if employed by ANZ, will be authorised by ANZ Private Banking and Advice (**ANZ PB&A**) to advise retail customers and be appointed as a 'Financial Adviser' on the ASIC Financial Adviser Register (**FAR**).

Background and Reference Checks

It is paramount that ANZ PB&A financial advisers and supervisors show they possess the relevant experience, qualifications and values to ensure that the advice they deliver demonstrates, realises and promotes trustworthiness, competence, honesty, fairness and diligence in relationships with customers and other people.

The background and reference checks we conduct include, but are not limited to:

- Searching on Australian Securities and Investments Commission (**ASIC**), Australian Prudential Regulation Authority (**APRA**) and Financial Planning Association (**FPA**) records to gather information about disciplinary actions such as banning orders and disqualifications made against a person and any enforceable undertaking accepted by ASIC;
- Searching on ASIC records for your current authorisation status;
- Performing an industry reference check on the internet, social media and/or conducting the ABA checks;

The background and reference checks may take up to 5-10 business days.

ABA Checks

The Australian Banking Association (**ABA**) Conduct Background Check Protocol was established in June 2017 to assist subscribing ABA member banks when hiring to find out better information about a job applicant's past employment history and conduct record. This protocol is designed to create more consistency in hiring, so individuals with poor conduct records can't move from one job to the next in the banking industry undetected. The objective of the protocol is to raise standards so that those in the banking industry demonstrate a commitment to quality, ethical behaviour and serving the interests of customers.

The ABA has also created a Reference Checking & Information Sharing Protocol to assist subscribing ABA member banks make informed recruitment decisions about financial advisers.

These two protocols are positive steps towards professionalising the industry, minimising poor conduct and improving trust and confidence in banking.

In order to comply with each of these protocols, ANZ requires you to carefully read and sign the 'Consent to the collection, use and disclosure of information', contained in Appendix A (**Consent**).

Once we have received your signed Consent, ANZ (or any persons or organisations acting on its behalf) will seek to obtain the information described in the Consent and ANZ (or any persons or organisations acting on its behalf) will review the information prior to an offer of employment being made to you.

Privacy Policy

ANZ's Privacy Policy contains information about how:

- to access your personal information and seek correction of personal information; and
- you can raise concerns that we or one of our related entities has breached the Privacy Act or an applicable code and how we or our related entity will deal with those matters.

For more details, see the ANZ Privacy Policy on our website www.anz.com/privacy

(APPENDIX A)

CONSENT TO THE COLLECTION, USE AND DISCLOSURE OF INFORMATION

By applying for this position you consent to and expressly authorise:

- Australia and New Zealand Banking Group Limited (**ANZ**) (which for the purposes of this consent includes any of its related entities) and any persons or organisations acting on its behalf, to collect and use; and
- any of your current or previous employers, principals and/or licensees,

to use your personal information and information about your current or previous employment or appointments requested by ANZ in accordance with the Australian Banking Association's:

- Conduct Background Check Protocol; and/or
- Reference Checking and Information Sharing,

(each a **Protocol**),

for the purpose of ANZ assessing your application for employment for this position and complying with each Protocol (**Purpose**).

You agree that the information that may be collected, used and disclosed includes, but is not limited to, information in relation to:

- the scope and length of your authority to provide advice;
- your compliance record, including any results/outcomes from any internal monitoring and supervision programs (audits);
- other risk management history, including in relation to any inquiry or investigation concerning your conduct that was in progress at the time of your departure;
- material incidents or ASIC reportable breaches caused or contributed to by you;
- any compensation paid due to your compliance, risk management or advice activities;
- whether you are currently subject to an investigation into alleged Misconduct against you; or
- if in the last five years, you were dismissed for Misconduct, or resigned when there were findings or outstanding Investigations of Misconduct against you.

"Misconduct" for the purpose of this consent means any one or more of the following types of actual or alleged conduct, that, if found may give the Employer a basis for dismissal:

- Bribery or corruption;
- Fraud;
- Material theft, including any theft directly against a customer;
- Dishonesty in relation to the provision of financial and credit services and products, or market integrity requirements;
- Material misuse of customer information, including but not limited to breaches of privacy, or using the information to derive a personal benefit, or any misuse that directly affects a customer's safety or the security of their financial transactions;
- Material breach of consumer protection laws, including the National Consumer Credit Protection Act, the Corporations Act and the Australian Securities and Investments Commission Act; or
- Material breach of internal policies that relate to customer outcomes or compliance with financial services laws, including laws regarding market integrity requirements.

"Material" for the purpose of this consent means wilful, serious, deliberate or grossly negligent.

Information collected by ANZ will be used by ANZ for the Purpose and will be treated confidentially (unless disclosure is required or authorised by law or regulatory order, or you consent to a particular disclosure).

You are encouraged to raise any information in relation to the above with ANZ.

If you become appointed/employed by ANZ or one of its related entities, you also consent to and expressly authorise the disclosure of your personal information and information relating to your appointment/employment held by ANZ (including the information set out above relating to that employment/appointment), to anyone who is seeking to employ you or engage you as their 'Authorised Representative' or 'Credit Representative' or in any other capacity or to a person acting on their behalf.

Declaration

I declare that I have read and understood the content of this consent form, including the future disclosures that may be made of my information if I become employed/appointed by ANZ and understand that my consent will continue indefinitely.

Release

I release Australia and New Zealand Banking Group Limited any current or previous employer, principal or licensee and its or their related entities, employees, officers, agents and representatives (**Releasees**) from liability for any loss, damage, claim or cause of action (including in relation to any obligation of confidence), I may otherwise have had in connection with or arising from the collection, use or disclosure of my information for the Purpose (including the Australia and New Zealand Banking Group Limited reliance on the information) unless such liability is due to the gross negligence, malicious or fraudulent action of the Releasee.

Full name (print)

Signature

ASIC Number/s

Date signed