

Register of Relevant Interests and Duties

14 October 2024

ANZ Staff Superannuation (Australia) Pty Limited
(ABN 92 006 680 664 AFSL 238268 RSEL L0000543)

Trustee of the ANZ Australian Staff Superannuation Scheme
(ABN 83 810 127 567 RSE R1000863)

Registered Address

Level 9, 833 Collins Street
DOCKLANDS VIC 3008

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Status

Status as at 14 October 2024

Current

Amendment History

Version	Date
Original	9 April 2013
Revised [Standing Notice of Interests updated]	12 June 2013
Revised [Updated for director changes and to respond to feedback from APRA]	26 August 2013
Revised [Standing Notice of Interests updated]	27 November 2013
Revised [Standing Notice of Interests updated]	12 March 2014
Revised [Standing Notice of Interests updated]	2 June 2014
Revised [Standing Notice of Interests updated]	26 September 2014
Revised [Relevant Interests and Duties and Standing Notice of Interests updated]	20 April 2015
Revised [Relevant Interests and Duties and Standing Notice of Interests updated]	1 July 2015
Revised [Relevant Interests and Duties and Standing Notice of Interests updated]	18 August 2015
Revised [Relevant Interests and Duties and Standing Notice of Interests updated]	11 April 2016
Revised [Standing Notice of Interests updated]	18 April 2016
Revised [Relevant Interests and Duties and Standing Notice of Interests updated]	9 August 2016
Revised [Standing Notice of Interests updated]	24 November 2016
Revised [Standing Notice of Interests updated]	24 July 2017

Version	Date
Revised [Updated for director changes and Standing Notice of Interests updated]	4 December 2017
Revised [Relevant Interests and Duties and Standing Notice of Interests updated]	12 September 2018
Revised [Relevant Interests and Duties and Standing Notice of Interests updated]	16 October 2018
Revised [Updated for director changes and Standing Notice of Interests updated]	8 January 2019
Revised [Relevant Interests and Duties and Standing Notice of Interests updated]	20 June 2019
Revised [Relevant Interests and Duties and Standing Notice of Interests updated]	19 September 2019
Revised [Relevant Interests and Duties and Standing Notice of Interests updated]	18 August 2020
Revised [Updated for director changes and Standing Notice of Interests updated]	1 January 2021
Revised [Relevant Interests and Duties and Standing Notice of Interests updated]	14 April 2021
Revised [Updated for director changes and Standing Notice of Interests updated]	14 July 2021
Revised [Relevant Interests and Duties and Standing Notice of Interests updated]	6 September 2021
Revised [Standing Notice of Interests updated]	20 September 2021
Revised [Updated for company secretary changes]	11 November 2021
Revised [Relevant Interests and Duties and Standing Notice of Interests updated]	6 April 2022
Revised [Relevant Interests and Duties and Standing Notice of Interests updated]	2 August 2022

Version	Date
Revised [Updated for RSE Auditor change]	14 September 2022
Revised [Updated for director changes and Standing Notice of Interests updated]	18 May 2023
Revised [Updated for director changes and Standing Notice of Interests updated]	6 July 2023
Revised [Standing Notice of Interests updated]	12 October 2023
Revised [Updated for director change, RSE Actuary change and Standing Notice of Interests updated]	6 December 2023
Revised [Standing Notice of Interests updated]	7 February 2024
Revised [Standing Notice of Interests updated]	27 February 2024
Revised [Standing Notice of Interests updated]	4 June 2024
Revised [Responsible Persons and Standing Notice of Interests updated]	3 July 2024
Revised [Updated for new Responsible Person and Standing Notice of Interests updated]	14 October 2024

Register of Relevant Interests and Duties

ANZ Staff Superannuation (Australia) Pty Limited is the Trustee of the ANZ Australian Staff Superannuation Scheme. This Register of Relevant Interests and Duties is maintained under the Trustee's Conflicts of Management Policy ("Policy") and is subject to the development and maintenance processes outlined in the Policy.

Register of Relevant Interests

The following table sets out the interests, which have been determined to be the ‘Relevant Interests’ for purposes of the Policy and Prudential Standard SPS 521 *Conflicts of Interest*.

Position	Interest
Trustee	<ul style="list-style-type: none"> • ANZ Staff Superannuation (Australia) Pty Limited is a wholly owned subsidiary of Australia and New Zealand Banking Group Limited (“ANZ”), but it is a non-controlled subsidiary. • Relationship with ANZ as the employer-sponsor of the Scheme. • Dealings with related parties. <p><i>The Trustee has an arrangement with ANZ Financial Planning whereby members are able to have financial planning fees related to their superannuation debited from their Scheme account. These financial planning services are provided by ANZ’s financial advisers under ANZ’s Australian Financial Services Licence number AFSL 234527. Any advice provided by ANZ’s financial advisers is not provided or endorsed by the Trustee.</i></p> <ul style="list-style-type: none"> • Service providers or advisers where related companies provide services or advice to the Trustee. <p><i>The Trustee also utilises ANZ banking facilities and services (including accounts, foreign exchange services and term deposits).</i></p>
Directors (including Alternate Directors)	<ul style="list-style-type: none"> • Where a Director is a member of the Scheme and the matter being considered would have a personal impact on their membership. • This circumstance should also be considered in relation to the interests of Associated Persons* of the Director or Alternate Director. <p><i>* An Associated Person is any party under the control of the Director or who may be expected to influence, or be influenced by, the Director in their dealings in relation to their Scheme membership.</i></p>
Directors appointed by ANZ as the employer-sponsor of the Scheme	<ul style="list-style-type: none"> • Directors appointed by ANZ have the same legal and regulatory obligations as other Directors and must always exercise their powers in the best interests of Members. Directors appointed by ANZ need to be conscious of the possibility of a conflict between the interests or duties owed to the Members and the interests of ANZ. To the extent of conflict in exercising their powers as a Director, they must prefer the interests of Members.

Position	Interest
Directors and Responsible Persons	<ul style="list-style-type: none"> • Receipt of gifts, rewards, entertainment or sponsored travel valued at over \$500 or where it could create any obligation or expectation that could conflict with their role as an officer of the Trustee. The provisions in relation to accepting gifts or hospitality from such entities are set out in the Code of Conduct in the Corporate Governance Statement.
Scheme Administrator	<ul style="list-style-type: none"> • The Scheme Administrator (Australian Administration Services Pty Ltd) provides superannuation administration services for the Scheme and Link Advice Pty Ltd has been engaged to provide Scheme members with general or limited personal financial advice about options available within ANZ Staff Super over the phone. The Scheme Administrator is part of the MUFG group, which offers a range of financial and other services. While the services of the wider group would not be expected to give rise to conflicts of interest, care needs to be taken to consider the potential for conflicts in relation to the group's other commercial interests when providing services to the Scheme.
Asset Consultant	<ul style="list-style-type: none"> • WTW provides asset consulting advice to the Scheme. In providing this advice, it may put forward for the Trustee's consideration investment opportunities in which it has a commercial interest. Before investing in such options, any potential conflicts of interest will be reviewed and independent advice and due diligence sought before investing in such options.

Register of Relevant Duties

The following table sets out the duties, which have been determined to be the 'Relevant Duties' for purposes of the Policy and Prudential Standard SPS 521 *Conflicts of Interest*.

Position	Duties
Trustee	<ul style="list-style-type: none"> • Duty to comply with terms of agreements to which it is a party, including service agreements entered into with other parties such as related parties (including terms requiring the payment of fees and other amounts to those parties)
Directors and Responsible Persons	<ul style="list-style-type: none"> • Duties arising from directorships of other companies, particularly Registrable Superannuation Entity licensees
Directors and Responsible Persons who are employees of ANZ	<ul style="list-style-type: none"> • Employees of ANZ are required to comply with ANZ policies. In the event that there is a conflict between the ANZ policies and the duties owed to members, Directors and Responsible Persons must satisfy their duties to members in preference to the duties or obligations to ANZ. <p data-bbox="712 746 2022 922"><i>Any potential conflict between ANZ policies and the obligations of Directors and Responsible Persons in relation to the Scheme would be mitigated as ANZ policies include standard wording to confirm that their obligations to the Scheme as a Registrable Superannuation Entity licensee and under other legislation override the provisions of the policy. In addition, the Trustee is classified as a non-controlled entity of ANZ and is excluded from the application of ANZ policies except in those cases where the Trustee elects to adopt ANZ policies.</i></p>

Standing Notice of Interests and Duties

The Trustee Directors and Responsible Persons have provided the following Standing Notice of Interests and Duties. This Standing Notice of Interests and Duties provides details of the directorships, memberships and other interests and duties of the Directors (including Alternate Directors) and Responsible Persons. Where these directorships, memberships and other interests and duties give rise to Relevant Interests or Relevant Duties, the details are included in the registers above.

STANDING NOTICE OF INTERESTS UNDER SECTION 192 OF THE *CORPORATIONS ACT 2001*

Effective as at 14 October 2024

Name	Details of directorships, in particular, all other directorships of superannuation entities or entities that may have dealings with a superannuation entity	Details of ANZ employment, memberships or other interests and duties that may be relevant, including any material financial or non-financial interest in a service provider used by the Trustee	Additional information relating to details of employment, external directorships, memberships, interests and duties
Margot Dargan ¹ (Employer appointed Director)	<ul style="list-style-type: none"> ▪ ANZ Pensions (UK) Limited Non-Executive Director ▪ Coco SMSF Pty Ltd Director 	Fellow, Australian Human Resources Institute Graduate, AICD	<p>Receives fees from ANZ for acting as a Director of the Trustee</p> <p>ANZ Pensions (UK) Limited is a wholly owned subsidiary of ANZ. There is no conflict of interest as this subsidiary is the Trustee of the ANZ UK Staff Pension Scheme.</p>
Sheng Gan ² (Member elected Director)	Nil	Director, Institutional Chartered Financial Analyst	

¹ Margot Dargan was appointed as a Director effective 6 July 2021 following the resignation of Susan Hodgkinson as of 30 June 2021.

² In accordance with the Rules for the Election of Member Representative Directors, Sheng Gan was appointed on 1 October 2024 to fill a vacancy following the resignation of Janelle Mason.

Name	Details of directorships, in particular, all other directorships of superannuation entities or entities that may have dealings with a superannuation entity	Details of ANZ employment, memberships or other interests and duties that may be relevant, including any material financial or non-financial interest in a service provider used by the Trustee	Additional information relating to details of employment, external directorships, memberships, interests and duties
Anne Flanagan ³ (Employer appointed Director)	<ul style="list-style-type: none"> ▪ <i>Navy Health Limited</i> Non-executive Director, Chairman - Audit and Compliance Committee ▪ <i>Vanguard Super Pty Ltd</i> Non-executive Director 	<p>Fellow, Institute of Chartered Accountants in England and Wales</p> <p>Member, Institute of Chartered Accountants in Australia and New Zealand</p> <p>Graduate, AICD</p>	Receives fees from ANZ for acting as a Director of the Trustee

³ Anne Flanagan was appointed as a Director effective 1 January 2021 replacing Susan Carter whose term expired on 31 December 2020.

Name	Details of directorships, in particular, all other directorships of superannuation entities or entities that may have dealings with a superannuation entity	Details of ANZ employment, memberships or other interests and duties that may be relevant, including any material financial or non-financial interest in a service provider used by the Trustee	Additional information relating to details of employment, external directorships, memberships, interests and duties
Janet Torney ⁴ (Employer appointed Director)	<ul style="list-style-type: none"> ▪ <i>Perpetual Superannuation</i> Non-executive Director, Chair Chair - Nominations Committee Member - Audit & Risk & Investment Committees ▪ <i>Australian Cricketers Association</i> Non-executive Director Chair - Finance Audit Investment & Risk Committee Member - Commercial Committee Member - Australian Cricketers Retirement Account ▪ <i>Players Cordon Limited</i> Non-Executive Director, Deputy Chair ▪ <i>New South Wales Netball Association Limited</i> Non-Executive Director ▪ <i>E L Williams Pty Ltd</i> Director ▪ <i>JTDJW Super Fund</i> Director & Company Secretary 	<p>Fellow, AICD</p> <p>Fellow and Trustee Fellow, Association of Superannuation Funds of Australia</p> <p>Life Member, Australian Business Economists</p> <p>Member, Women in Super</p> <p>Member, Women on Boards</p> <p>Member, The Ethics Centre</p>	<p>Receives fees from ANZ for acting as a Director of the Trustee</p>

⁴ Janet Torney was appointed as a Director effective 10 May 2023 following the resignation of Gary Newman on 30 March 2023.

Name	Details of directorships, in particular, all other directorships of superannuation entities or entities that may have dealings with a superannuation entity	Details of ANZ employment, memberships or other interests and duties that may be relevant, including any material financial or non-financial interest in a service provider used by the Trustee	Additional information relating to details of employment, external directorships, memberships, interests and duties
Daniel Tarraran ⁵ (Employer appointed Director)	<ul style="list-style-type: none"> ▪ ANZ Securities (Japan) Ltd Director ▪ DTCC Data Repository (Singapore) Pte. Ltd Director 	Group General Manager Markets Risk	
Rebecca Noonan ⁶ (Member elected Director)	Nil	Business Governance and Controls Lead (Compliance)	
Glenn Phillips ⁷ (Member elected Director)	<ul style="list-style-type: none"> ▪ Kynersley Pty Ltd Director of family company 	Director, Financial Institutions Group, Banks Graduate, AICD	

⁵ Daniel Tarraran was appointed as a Director effective 2 December 2023 following the resignation of Adrian Went on 1 December 2023.

⁶ Rebecca Noonan was elected as a Director effective 1 July 2023.

⁷ Glenn Phillips was elected as a Director effective 1 July 2021.

Name	Details of directorships, in particular, all other directorships of superannuation entities or entities that may have dealings with a superannuation entity	Details of ANZ employment, memberships or other interests and duties that may be relevant, including any material financial or non-financial interest in a service provider used by the Trustee	Additional information relating to details of employment, external directorships, memberships, interests and duties
Robert Sparrow ⁸ (Member elected Director)	▪ Nil	Head of Business Solutions, Institutional (includes system support for ANZ Markets and ANZ Treasury) Certified Practising Accountant Graduate, AICD	
Paul Rosam (Responsible Person)	None	Head of ANZ Staff Super	
Megan Currie (Responsible Person)	None	Head of Risk & Governance, ANZ Staff Super	
Ruwanie Dias ⁹ (Responsible Person)	None	Head of Investments, ANZ Staff Super	

⁸ In accordance with the Rules for the Election of Member Representative Directors, Robert Sparrow was appointed on 24 November 2016 to fill the vacancy following the resignation of Peter Davis.

⁹ Ruwanie Dias appointed 9 August 2024.

Name	Details of directorships, in particular, all other directorships of superannuation entities or entities that may have dealings with a superannuation entity	Details of ANZ employment, memberships or other interests and duties that may be relevant, including any material financial or non-financial interest in a service provider used by the Trustee	Additional information relating to details of employment, external directorships, memberships, interests and duties
Jane Cox (Responsible Person)	None	Head of Secretariat – Subsidiaries	
Natasha Carter ¹⁰ (Responsible Person)	None	Company Secretary - Subsidiaries	
Maria Trinci ¹¹ (Auditor)	None	Not applicable	Partner of KPMG KPMG acts as the external auditor of ANZ
Christopher Porter ¹² (Actuary)	<ul style="list-style-type: none"> ▪ Towers Watson Superannuation Pty Ltd Director ▪ Umbrella Dementia Cafés Ltd Director 	Not applicable	Director at WTW

¹⁰ Natasha Carter appointed Company Secretary effective 12 June 2019.

¹¹ Maria Trinci appointed Auditor effective 2 September 2022.

¹² Christopher Porter appointed Actuary effective 2 December 2023.