

Information about ANZ's policy¹ on military equipment

ANZ's Social and Environmental Risk Policy and Standard applies to ANZ's banking business, excluding Suncorp Bank.

Overview

Our policy on Military equipment (Military equipment policy) guides decision-making relating to large business customers² involved in the production, storage, use, distribution or sale of military equipment. Our Military equipment policy supplements other standards and requirements that generally apply to large business customers, including under our Social and Environmental Risk Policy.

ANZ provides financial services to defence sector customers. We recognise that military equipment has a role to play in ensuring that governments can defend their citizens and territories.

However, we also recognise the range of potential risks typically associated with the military sector, such as illegal arms trade and corruption and money laundering.

Our policy approach in relation to the military sector is conservative. For example, we take steps to understand customer activities and seek to minimise association with military weapons.³

ANZ's approach

ANZ requires its decision makers to assess social and environmental issues associated with customers' activities.

For example, ANZ requires the customer to have approval from the National Government of the relevant jurisdiction for the manufacture or export (as applicable) of military equipment of any classification, and will reference or consider performance benchmarks and legal/regulatory compliance standards regarding military equipment transactions.

ANZ will not support or provide services to a customer who is a military agent not officially contracted by a national government.

In considering direct financing of military equipment ANZ undertakes due diligence to obtain information regarding:

- a) compliance with applicable international conventions and treaties
- b) type and nature of equipment and its end-uses
- c) ownership of equipment (including manufacturing and supply chain)

Our Military equipment policy applies in all markets in which we operate.

An overview of ANZ's approach to social and environmental risk management and further detail about our Social and Environmental Risk Policy and Standard (including for other sensitive sectors which may also apply) is available [via the ANZ website](#).

¹ The information in this document outlines some detail of the Social and Environmental Risk Policy and Standard and their application but should not be relied upon as comprehensive.

² The customers of ANZ Institutional division where ANZ has a credit exposure.

³ Equipment, firearms or ammunition that has lethal application used for a military, defence, law enforcement or private security purpose, including components of that equipment.

Last updated: May 2025