

Information about ANZ's policy¹ on water management

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

Overview

Our policy on Water management (Water management policy) guides decision-making relating to large business customers² that we consider manage or have potential to significantly affect bodies of water or are involved in activities that have a material impact on the water cycle. Our Water management policy supplements other standards and requirements that generally apply to large business customers, including under our Social and Environmental Risk Policy.

Water is a scarce resource in many regions in which we operate and issues of quality, demand, access, security and management are significant concerns for industries and communities.

Water availability may be impacted by direct or indirect over-use of available resources, and water quality can be degraded by many pollutants that may be derived from a wide range of sources including industrial, agricultural and urban activities.

ANZ recognises the importance of maintaining water quality and water availability to support sustainable stewardship and continued provision of ecosystem services. We also recognise that land access and use supports communities' social and economic development, which creates the need to balance the demand for land use in the production of food, fibre and other natural resources with the desire to preserve nature and biodiversity.

ANZ's approach

ANZ requires its decision makers to assess environmental and social issues associated with large business customers' activities. Under the Water management policy, this includes social, environmental and economic impacts of the customer's activities on water supply, quality, availability and consumption.

ANZ's approach to decision-making on water issues is based on the concept of stewardship across the water cycle. We reference or consider performance benchmarks and legal/regulatory compliance standards regarding water transactions. These may include relevant domestic and international standards in relation to current industry practice such as the National Water Initiative in Australia and project finance standards such as the Equator Principles (where applicable).

Where appropriate ANZ expects its large business customers that impact on the water cycle to have a water management plan, which should address how negative impacts are avoided, minimised, rehabilitated and/or offset, and how opportunities for improvement in water management are considered.

Our water management policy applies across the markets in which we operate.

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.

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](#).

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