



AUSTRALIA SUMMER INTERN PROGRAM STREAMS

Explore your options in Australia

Before you apply for the ANZ Australia Summer Intern Program, you'll need to work out what part of our business best suits your skills and interests. Use this information to explore our programs.

Here are your options:

TECHNOLOGY

Where: Melbourne

**“TECHNOLOGY IS INCREASINGLY
REDEFINING OUR BUSINESS AND OUR
RELATIONSHIP WITH CUSTOMERS.”
SHAYNE ELLIOTT - CHIEF EXECUTIVE
OFFICER, ANZ.**

It's an exciting time at ANZ. In Technology at ANZ (and in many other parts of the bank) we're adopting our 'New Ways of Working' which includes agile. We're embracing this change to deliver better outcomes for customers and respond to their feedback much faster by delivering a great customer experience @scale. It's about trusting and investing in our people and empowering them to deliver their best.

Technology underpins every part of our business: from delivering 'always on' core banking systems, protecting customers from cyber criminals, developing new tools, apps and services to improve the customer and/or employee experience, and much, much more.

From everyday maintenance to designing and developing core banking systems, technology plays a driving role in our success. It helps us provide the best possible experience for our customers, employees and shareholders alike.

When used well, innovative tech solutions help us understand the needs of businesses, be seen as trusted advisers and provide secure, stable and smart solutions. Technology is a part of everything we do and gives us a competitive advantage.

What to expect in your 8-week Technology Internship

Our summer interns will be aligned to one of the following areas during the program, including:

- Platform Services
- Divisional Services
- Enterprise Domains
- Transformation Domain

DIVISIONAL SERVICES

The domains in this group deliver end-to-end, world class products and services to our retail, corporate and commercial, global institutional customers across Australia, New Zealand and in our other markets.

PLATFORM SERVICES

The domains in this area provide support across a range of areas, each key to the bank's success: Banking Services (such as Payments), Business Automation and Integration (think AI), Data and Analytics, Omni Channel (to drive a great and consistent customer experience) and Security (to protect our customers, employees and shareholders).

ENTERPRISE DOMAINS

The domains in this group are responsible for the employee experience, infrastructure as a service, technology operations, business management and architecture.

TRANSFORMATION DOMAIN

This domain is driving the changes needed to deliver on the bank's Technology strategy which involves the changes to our 'New Ways of Working' as well as our shift to Information Technology as a Service (ITaaS) and the dramatic simplification of our architecture.

Who makes a good Technology Intern?

We're looking for people who understand the impact technology has on businesses today, and is likely to have on businesses in the future. We're after big-picture interns who can use critical thinking and strong technical skills to solve problems in a team environment, or break away from the pack and work on their own.

All successful interns have a passion for the way technology can shape our lives. If you have experience from part-time work or university projects, that's an added bonus.

Suitable applicants

Students who are studying towards Computer Science, Information Systems, Engineering or Science (with some IT subjects) related degrees may be well suited to a role in Technology. However if you're a student from another discipline and believe Technology is the right fit for you, we are happy to hear from you!

AUSTRALIA DIVISION

Where: Melbourne, Sydney, Brisbane & Perth

With over 16,000 employees serving around six million retail and commercial customers, the Australia Division is one of our largest. Across the division, you'll find customer servicing businesses in:

- Retail Distribution
- Business & Private Banking
 - Business Banking (Emerging Corporate, Business Banking and Small Business)
 - Private Banking
 - Regional Agribusiness Business Banking
- Customer Operations
- Customer Engagement
- Digital and Customer Experience
- Transformation

What to expect in your 8-week Australia Division Internship

As an intern, you will gain exposure to a wide range of experiences in how we service our customers across the business list above.

Who makes a good Australia Division Intern?

Our interns are passionate about helping our customers meet their needs through creative ideas, data, research and problem solving – and building business relationships along the way. We're on the lookout for friendly, curious, self-motivated people who are keen to build their understanding of how a business operates. We take a lot of pride in our work, so collaboration, flexibility, agility and communication are important, as well as demonstrating a learning mindset. We're interested in people who flourish in a team environment but can break away from the pack and work on delivering creative solutions autonomously.

Suitable applicants

We are looking for well-rounded people who are keen to join a fast-paced, rapidly transforming business environment. Interns who go on to become Graduates in our program are from diverse backgrounds but have one thing in common: they're passionate about our customers and are committed to creating a great customer experience.

CORPORATE AND COMMERCIAL BANKING - REGIONAL AGRIBUSINESS

Location: Australia-wide

With over 16,000 employees serving around six million retail and commercial customers, the Australia Division is one of our largest. Across the division, you'll find customer servicing businesses in:

- Retail Distribution
- Corporate & Commercial – including Regional Agribusiness
- Private Bank
- Operations
- Products
- Australia Division Services (including projects, strategy and assurance).

The Regional Agribusiness Banking Internship at ANZ is all about developing a pipeline of talent to support our commercial and agribusiness customers across regional Australia. This internship aims to give participants the opportunity to develop an understanding of banking needs within the regional communities they live and work within.

Where will you be located?

ANZ have over 300 business centres located in regional Australia, so there are a lot of possible locations for you to complete the 8 week internship in! Simply let us know where you live when you complete your application and we can determine where the best experience will be, taking into consideration your home location.

What to expect in your 8-week Regional Internship

Interns will spend the majority of time with one of our Regional Business Bankers, someone who's in the know when it comes to this customer set and can give you a good overview of this area of ANZ.

It's likely you'll spend time both in and out of the office environment learning banking systems and processes coupled with some client or site visits.

The work activities interns undertake will support the business to get results. You will have opportunities to work autonomously but also within and across teams and contribute to the delivery of projects to support Commercial and/or Corporate banking staff.

Who makes a good Regional Intern?

ANZ Regional interns will have a passion for wanting to find out more about banking in regional Australia and Agribusiness. Successful people within our team take an end-to-end approach to their work and hold a genuine interest in assisting customers involved in agriculture, land and environment based businesses. If you're after a 'taste' of this side of ANZ's business, then it may be a perfect fit for you!

Suitable applicants

Students who are studying towards a Commerce, Business or Agriculture related degrees may be well suited to a role in regional banking. However if you're a student from another discipline and believe Regional Agribusiness is the right fit for you, we are happy to hear from you!

FINANCE

Where: Melbourne and Sydney

The Finance Summer Intern Program will give you an understanding of the way we operate on a global level, touch on every division of our business and explore how global factors influence our day-to-day operations.

What to expect in your 8-week Finance Internship

Finance Interns may spend time in one of the following core disciplines of Finance:

- Financial Control
- Financial Planning and Analysis
- Decision Support
- and Specialist Services.

Financial Control

Financial Control is a global community of practice with responsibility for ensuring the provision of accurate and timely financial information to a range of internal and external stakeholders. Ensuring that all statutory and regulatory reporting obligations across the Bank are met is a key accountability of Financial Control. Through Line-of-business controllership we ensure the provision of accurate and timely financial information to the Divisional Finance team and businesses. Our Group Performance Management team drive the financial performance of the Group through effective planning, forecasting and analysis including the provision of decision support to Enablement functions. Our Reporting & Data Solution teams work to accelerate the automation and standardisation of our financial reporting capabilities.

Financial Planning and Analysis

Our Financial Planning and Analysis (FP&A) team deliver planning and forecasting based on business drivers and insightful reporting. The team provide in-depth analysis on our business and identify drivers. Our accountability and productivity is driven through their analysis and insight. Our FP&A team are also responsible for managing our existing investment slate and evaluating new capital.

Decision Support

Our Decision Support teams provide strategic insight, proactive financial analysis and advice to businesses they support. They have an in-depth understanding of business performance and provide regular analysis and commentary. They're also involved in developing business units' country-specific strategic operating plans and forecasting.

Specialist Services

Specialist Services is made up of specialist areas like Group Tax, Project Accounting & Finance Systems.

- **Group Tax** provides taxation support to all areas of ANZ. This team is responsible for setting tax policy, managing relationships with revenue authorities and ensuring compliance with tax legislation.
- **Project Accounting** works very closely with projects approved by our Executive Committee in preparation of financials for our projects governance body. Based on the input and direction given by key project and BAU Finance stakeholders, the team delivers project finance information such as monthly reports, forecasting, planning and analysis.
- **Finance Systems** is at the core of providing management and support of all systems used across the finance functions at ANZ, implementing small "BAU" change to large multimillion dollar upgrades, owning the systems architecture and strategic roadmap and our guardians of the platform integrity of all our systems and their relationships within Finance.

Who makes a good Finance Intern?

We're on the lookout for people with a balance of financial knowledge and life skills. People with excellent analytical skills and a strong understanding of financial data interpretation who can deliver financial solutions for customers and the broader ANZ business.

But a great applicant is about more than numbers. We're looking for people who can take their technical knowledge of finance and banking and communicate it to anyone. We're also searching for people who are flexible, friendly and able to adapt in a fast-paced, constantly moving environment.

Suitable applicants Students who are studying towards Accounting, Finance, Economics, Econometrics, Business or Commerce, Technology or Computing and Software Systems, Data Science and/or Mathematics and Statistics related degrees may be well suited in Finance. However if you're a student from another discipline and believe Finance is the right fit for you, we are happy to hear from you!

INSTITUTIONAL

Where: Melbourne, Sydney & Perth

The Institutional Division is one of our most dynamic and diverse areas. Its main focus is delivering world-class integrated solutions to our Government, Corporate and Institutional clients across the globe. This involves working closely with our teams in Australia and New Zealand, Asia Pacific, Europe, the Middle East and America.

What to expect in the 8-week Institutional Internship

As an Institutional Intern you'll focus on developing an understanding of clients' businesses and industries and providing solutions for their complex financial needs.

The program may have you working in one of the following business units:

Product

- Loans and Specialised Finance
- Markets (Melb & Sydney only)
- Transaction Banking

Coverage

- Institutional Australia
- Credit & Capital Management
- Corporate Banking

Wholesale Digital (Melbourne only)

- Customer Experience Design
- Strategy & Execution
- Finance Management & Governance

Loans and Specialised Finance

Our Loans and Specialised Finance team is renowned for their excellence in specialist credit analysis, advisory services, structuring, execution and ongoing monitoring of customer transactions. They provide lending solutions to Institutional and Commercial customers through:

- project and export finance
- structured asset finance
- leveraged and acquisition finance
- loan syndications
- corporate advisory

Markets

Working across 33 countries to deliver innovative product solutions, our Markets team focus on foreign exchange, capital markets, fixed income, commodities, specialist research and risk management. Supporting our clients with access to the Australian financial markets the team also provides access to major financial hubs like London, New York, Hong Kong, Tokyo, Singapore, and Beijing, and services other ANZ centres including New Zealand, Taipei, Jakarta, Manila and Seoul.

Transaction Banking

Transaction Banking offers you the opportunity to get involved in a digitally-minded, fast-paced environment using technology to facilitate next-generation experiences for our customers. The area focuses on providing specialist sales, product management and service expertise to assist clients with their day to day working capital, cash flow and global trade requirements. It is one of the most dynamic areas of the bank that is continuously investing in the latest trends and technologies. You'll have exposure working across innovative industry-wide projects supporting our customers' working capital strategies and the ongoing digitisation of transactional solutions now and into the future.

Institutional Australia

Our Institutional Australia team manages relationships with customers in Australia and Papua New Guinea. With a focus on leveraging our network and growing connectivity internationally, the team work collaboratively across our global network to help our customers in Australia and PNG as their businesses develop across borders.

Credit and Capital Management

Credit and Capital Management helps the Institutional division balance our customer, risk and capital management objectives by:

- ensuring their commercial ambitions are achievable—at both strategic and client levels—by working with Risk to review and define risk appetite statements
- using global research and analysis teams to run our credit approval systems and ongoing credit management processes
- simplifying our credit processes to improve speed and efficiency; and
- ensuring capital invested is generating the best possible return for both the division and the broader ANZ business.

Corporate Banking

Corporate Banking has a long history supporting corporate businesses, offering traditional relationship banking and sophisticated financial solutions. Our experienced relationship teams understand the unique issues facing large business, including privately owned businesses, and can assist with growth, acquisition and succession agendas. Corporate Banking has a diversified customer portfolio and based in CBD's around Australia, our client-facing proposition offers relationship banking and sophisticated financial solutions, largely for privately owned companies in the mid-market business segment. You will have the opportunity to work with Senior Relationship Managers to complete the broader credit assessment function and ensure an optimal 'well managed' portfolio.

Wholesale Digital

Wholesale Digital aim to deliver a simplified and consistent digital customer experience across the spectrum of the Institutional client base whilst streamlining and automating how we digitally serve our clients. Our team work closely with Markets, Transaction Banking and Loans to deliver the best digital experience in the market through exciting projects including: Omnichannel Enablement, New Payments Platform (NPP) Enablement, Transactive Mobile app development, Payments Application Consolidation, Channel Access and Security and Transactive Asia.

The vision of the WD business will be delivered via achieving goals including customer-centric convergence, streamlined integration, data insights and analytics and rapid product ideation.

Who makes a good Institutional Intern?

We're looking for people who can make a difference, are independently-minded, yet collaborate with others for better outcomes. You must be hard-working, digitally savvy and keen to experience the challenges and rewards of our global business. People who are interested in what's happening around the world and want to be part of building a business that gives back to its customers, employees, shareholders and communities alike.

Your university marks aren't the be-all and end-all; we're equally as interested in what you can bring to the table; what makes you, you. Community work, travel, sporting achievements, passion, interests and life experiences make for a well-rounded person – and a competitive applicant.

Suitable applicants

We are looking for talented Commerce, Banking, Finance, Economics, Mathematics, Actuary, Engineering, Science, Technology or Law students. However if you're a student from another discipline and believe Institutional is the right fit for you, we are happy to hear from you!



If this sounds like the program for you, apply today on www.anz.com/careers



Opening date: July 13, 2018
Closing date: August 6, 2018