

Information about ANZ's policy¹ on land and forest management

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

Overview

Our policy on Land and forest management (Land and forest management policy) guides decision-making relating to large business customers² that we consider manage or have potential to significantly impact areas of land ('land and forest customers').³ Our Land and forest management policy supplements other standards and requirements that generally apply to large business customers, including under our Social and Environmental Risk Policy.

Land access and use can support communities' social and economic development. ANZ recognises 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 seeks to support land and forest customers that exercise appropriate land management in accordance with industry regulation and local best practice, including respecting the human rights of Indigenous peoples, vulnerable groups and other affected stakeholders.

ANZ also seeks to support our large business customers' land management activities that avoid or reduce negative impacts on land or forests and restore and regenerate ecosystems.

ANZ's approach

ANZ requires its decision makers to assess environmental and social issues associated with customer activities. In financing activities of land and forest customers, decision makers are expected to have awareness of the impacts of the land and forest customer's proposed activities including in relation to deforestation, biodiversity loss, ecosystem disruption, soil degradation and human rights issues.

ANZ seeks to support customers that are adopting responsible practices in the use and management of land in their business activities. ANZ encourages customers to utilise the best commercially viable and available technologies.

Our Land and forests management policy applies in all markets in which we operate.

Sustainable sourcing and certification

ANZ expects land and forest customers engaged in the following activities to have public commitments to high standards via certification or independent verification:

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 These include customers that manage or significantly impact areas of land through logging and primary processing (eg, forestry, plantations including palm oil and soy, sawmilling, wood chipping, pulp, paper and paperboard manufacturing, timber re-sawing and dressing); large scale agriculture; activities such as construction of dams, roads, pipelines, railways, mining, oil and gas, agriculture and industrial or urban development.

Forest Management

For land and forest customers whose activities are certified to an internationally recognised framework and standards, ANZ may request a statement from the independent verifier to that effect. For land and forest customers that do not wish to achieve certification, ANZ seeks to agree with the customer the requirements and terms of reference for an independent specialist to provide such assurance.

Palm Oil

ANZ requires independent specialist or verifier statements to provide assurance of performance requirements or certification under Roundtable on Sustainable Palm Oil (RSPO) or, for customers operating in Indonesia, the Indonesian Sustainable Palm Oil (ISPO) standard, with a time-bound plan to achieve RSPO certification by no later than end FY2030. Further, ANZ requires palm oil customers that are new to bank customers⁴ to have a No deforestation, peat, exploitation (NDPE) policy or commit to one within a time-bound period. Existing palm oil customers are expected to adopt a NDPE policy within a time-bound period, no later than end FY2030.

Soy

ANZ requires independent specialist or verifier statements to provide assurance of performance requirements or certification under Roundtable on Responsible Soy Association (RTRS).

Improper land acquisition

ANZ will not tolerate land acquisitions by our large business customers that we consider to be improper, including those:

- that are illegal under local laws, or
- where the customer does not follow land acquisition or involuntary resettlement processes in line with international standards.

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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⁴ A new to bank customer is one which has had no meaningful lending relationship with ANZ within the last 12 months. Entities or assets acquired from existing ANZ customers are not classified as new to bank customers.