


 The header features a blue background with white line-art icons. On the left, there are icons for a wind turbine, a sun, solar panels, a sheep, and a tree. On the right, there are icons for a city skyline, a person on a bicycle, and a tree. In the center, a circular icon contains a leaf. The main title 'SUSTAINABLE LAND USE' is prominently displayed in large, bold, white capital letters.

SUSTAINABLE LAND USE

ELIGIBILITY CRITERIA AND DOCUMENTATION REQUIREMENTS

THIS DOCUMENT SETS OUT:

1. How an ANZ Business Green Loan can be used to finance, or refinance, sustainable planting projects
2. What you can apply for (qualifying expenses)
3. The documentation and evidence you'll need to provide at each stage – on application, on completion (if applicable), and ongoing during the term of the loan.

1. WHAT CAN AN ANZ BUSINESS GREEN LOAN BE USED FOR?

An ANZ Business Green Loan can be used to finance, or refinance, costs related to planting projects that improve environmental outcomes through afforestation, reforestation and/or preservation of natural landscapes. See Appendix 1 for more information, including details of eligible products.

If you're applying to refinance, projects must have been completed within 24 months of the date of your ANZ Business Green Loan application form.

Exclusions

- Native, mixed or exotic planting projects which change a property's land use by more than 15 per cent, measured by effective area, are excluded
- Afforestation using permanent exotics that are not
 - for harvest at maturity, or
 - for shelter or erosion control, (Note, where erosion planting will be on pastoral farmland, it must remain as pastoral farmland following the planting project.) are excluded.

2. WHAT CAN YOU APPLY FOR (QUALIFYING EXPENSES)?

You can apply for:

- Costs related to the purchase of eligible products as set out in Appendix 1

- The following costs incurred in relation to the project:
 - Consulting, planning and consenting
 - Site preparation
 - Planting management and pest control
 - Labour.

Evidence of qualifying expenses required:

You'll need to provide evidence of the debt to be repaid, or costs to be financed, and evidence of the qualifying expenses in a form we're happy with by way of:

- Invoices that include your business name, and;
- Evidence of the relevant supplier details, and;
- Description of the goods and services provided, or;
- Quantity surveyor or engineers report(s) evidencing the relevant costs incurred.

Evidence must be provided prior to the drawing of your loan or, if you're undertaking a new project where finance will be drawn in instalments, prior to each instalment. Your loan agreement may also state what information you need to provide to us as a condition of each instalment.

3. OTHER DOCUMENTATION AND EVIDENCE REQUIRED

To be eligible (and remain eligible) for an ANZ Business Green Loan you'll need to provide certain other documents and evidence at different stages – on application, on completion, and annually during the term of your loan. We've set out below what you need to provide and when.

- **A completed ANZ Business Green Loan application form**
You can get a copy of the application form from your relationship manager. Your application form must include details of the environmental benefits of your project and how this fits with the overall environmental strategy of your business. See the 'expected impacts' column in Appendix 1 below for details of the environmental benefit information you'll need to provide. In some cases, we may need an external consultant to verify the expected environmental benefits of your project at your cost (we'll let you know if this required prior to draw down of your loan).
- **Design phase information** (to be provided along with your application form)
See Appendix 1 below for details of the design phase documentation you'll need to provide.
- **Project completion information**
Evidence that the project has been completed in accordance with the design phase specifications and applicable standards. See Appendix 1 below for details of the information required.
 - **If you're applying for a new project:** You'll need to provide this information within 90 days of completion of your project.
 - **If you're applying for a completed project:** You'll need to provide this information with your application form. You'll also need to provide us with evidence that your project was completed no more than 24 months prior to submitting your application.
- **Annual reporting**
In some cases, you'll need to provide us with annual reporting that verifies the ongoing environmental impacts of your project. This information must be provided within 90 days of each anniversary of completion of your project. See the 'Annual reporting requirements' column in Appendix 1 for details of which products require annual reporting and the form of evidence required.

NEED HELP?

If you need any help or have questions, please contact your relationship manager or call us on 0800 269 249.

IMPORTANT INFORMATION

ANZ Business Green Loans are subject to the terms of a loan agreement. The ANZ Business Green Loan terms will include (among other things) items that must be satisfied before the loan can be drawn, the use of the loan, and information that you will need to provide to us during the term of the loan. All drawdown conditions must be met prior to drawdown. If you don't comply with the ANZ Business Green Loan terms it may result in the loan ceasing to be "green" and any applicable pricing benefits of the loan being green being removed.

This eligibility criteria document is subject to change, non-exhaustive and ANZ may seek additional information or ask you to clarify information you have given to us. ANZ may apply discretion when assessing applications and reserves the right to decline applications even where eligibility criteria is met. ANZ Business Green Loans are only available to ANZ Business customers. ANZ lending and eligibility criteria, terms and conditions and fees apply. The content of this eligibility criteria is correct as of 5 April 2024 and is subject to change.

APPENDIX 1: SUSTAINABLE LAND USE - EVIDENCE REQUIREMENTS

The table below sets out the evidence and information that you'll need to provide depending on your project. This information is subject to change and you'll need to check the eligibility criteria for details of the latest form of evidence required.

Eligible sustainable land use products	Expected impacts – information to be included in your ANZ Business Green Loan application	Design phase information – to be provided with your ANZ Business Green Loan application	Project completion information – required with your application for a completed project or within 90 days of the completion of a new project	Annual reporting requirements
<p>Native, mixed or exotic planting</p>	<p>Current Annual GHG emissions of the applicant entity (CO₂e tonnes) from a reputable source.</p> <p>For each planted area:</p> <ul style="list-style-type: none"> location and date of planting predominant species planted distinct types of species planted. <p>Note – The above evidence needs to be provided by way of a Farm Environment Plan or Forestry Plan that should be prepared or verified by an independent farm adviser or advisory service.</p>	<p>Evidence of planting / forest management advice from an independent person acceptable to ANZ, which includes that the project follows 'right tree right place principles.'</p> <p>Evidence of a clear pest, maintenance and management strategy.</p> <p>Evidence showing the planting area is not greater than 15 per cent of the effective area on the property.</p> <p>Note – The above evidence can be provided by way of a verified farm environmental plan from an external consultant.</p>	<p>Confirmation from an independent person acceptable to ANZ, that the project has completed in accordance with the independent planting/forest management advice and 'right tree right place principles.'</p> <p>For plantings which will be harvested:</p> <ul style="list-style-type: none"> Evidence of compliance to NES-PF for the relevant Council. 	<p>Annual GHG Emissions and Carbon Sequestration of the applicant entity (CO₂e tonnes) from a reputable source.</p>
<p>Erosion or shelter belt plantings</p> <p>Note: Where erosion planting will be on pastoral farmland, it must remain as pastoral farmland following the planting project.</p>	<p>For each planted area:</p> <ul style="list-style-type: none"> location and date of planting predominant species planted total planted area. <p>Note – The above evidence needs to be provided by way of a farm environment plan that should be prepared or verified by an independent farm adviser or advisory service.</p>	<ul style="list-style-type: none"> Evidence of planting / forest management advice from an independent person acceptable to ANZ. Evidence of a clear pest, maintenance and management strategy. 	<ul style="list-style-type: none"> Confirmation from an independent person acceptable to ANZ, that the project has completed in accordance with the independent planting / forest management advice and 'right tree right place principles' 	<p>NA</p>
<p>Riparian or wetland planting</p>	<p>For each planted area:</p> <ul style="list-style-type: none"> location and date of planting number of distinct types of species planted total planted area. <p>Note – The above evidence needs to be provided by way of a farm environment plan that should be prepared or verified by an independent farm adviser or advisory service.</p>	<p>Evidence of planting advice from an independent third party acceptable to ANZ.</p>	<p>Confirmation from an independent third party acceptable to ANZ, that the project has been completed in accordance with the planting advice shown in the design phase.</p>	<p>NA</p>