



### THIS DOCUMENT SETS OUT:

1. How an ANZ Business Green Loan can be used to finance, or refinance, sustainable water and wastewater 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 the purchase and installation of products that deliver clear improvements in water quality, wastewater and effluent treatment. 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

- Products must not use fossil fuels
- Projects which involve routine maintenance or the replacement of existing infrastructure without evidence of clear environmental benefits
- Any exclusion listed in Appendix 1

### 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
  - 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 – 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 the project completion information column in 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 to 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 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. Offer is subject to change. 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 WATER AND WASTEWATER – 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.

\*If your project involves more than one product from the below list, your expected impacts can be provided on an aggregated basis. This means you can represent the environmental benefits of the overall project (where the same expected impacts occur across some or all of the products included in your project). However, you will still need to provide the expected impacts information for products where impacts are unable to be aggregated.

Eligible sustainable water and wastewater 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><b>Farm Dairy Effluent (FDE) system upgrade</b></p> <p>Excludes: Projects which discharge treated or untreated effluent directly or indirectly to watercourses. This includes projects that are consented to discharge treated effluent to a watercourse.</p>	<p>You must provide evidence that the FDE system upgrade will result in the farm having sufficient storage and effluent spreading area to ensure regulatory and animal health requirements and optimal use of nutrients are met. You must also provide the following information:</p> <ul style="list-style-type: none"> <li>• Storage capacity increase (m3)</li> <li>• Current and expected days storage following after the project has been completed</li> <li>• Current and expected N effluent spreading area after the project has been completed (ha)</li> <li>• Current N fertiliser used kgN/Ha</li> <li>• Nutrient budget showing the expected reduction in the use of nitrogen fertiliser applied (kgN/ha) and (Tonnes pa)</li> <li>• Evidence that a fail-safe/alarm device has been installed that stops pumping effluent when there is a system malfunction</li> <li>• Current CO<sub>2</sub>e (Tonnes/pa)</li> <li>• Expected CO<sub>2</sub>e after the project has been completed (Tonnes/pa)</li> </ul> <p><b>Note</b> – The above evidence needs to be provided by way of a farm environment plan, effluent management plan or nutrient budget that must be prepared or verified by an independent farm adviser or advisory service</p>	<ul style="list-style-type: none"> <li>• Design phase documentation prepared by a registered installer, engineer or external consultant acceptable to ANZ showing the project supports achieving the expected impacts .</li> <li>• Evidence the design meets the relevant building, council and government regulations.</li> <li>• Evidence storage capacity increase will meet the farm's current or proposed operation. Storage capacity needs to meet the 90th percentile of the farm's maximum demand based on the last 30 years. This needs to be calculated using the Dairy Effluent Storage Calculator (DESC) and be completed by a Dairy Effluent Warrant of Fitness Assessor or Farm Dairy Effluent Design accredited person.</li> <li>• Where the FDE system upgrade involves the construction of an effluent pond or supporting infrastructure, evidence showing the design was completed by a Farm Dairy Effluent Design accredited person or meets the standards outlined in IPENZ Practice Note 21.</li> </ul>	<ul style="list-style-type: none"> <li>• Confirmation from a registered installer, engineer or external consultant acceptable to ANZ that the project has completed in accordance with the design phase specifications.</li> <li>• Certificate showing Permeability does not exceed 1x10<sup>-9</sup> m/s.</li> </ul>	<ul style="list-style-type: none"> <li>• Annual nutrient and effluent management reporting from an independent source acceptable to ANZ such as a farm advisor, OverseerFM, Council, Dairy Effluent WOF, or Dairy which must include confirmation that the FDE system upgrade and management are performing as expected, and meet all compliance regulations</li> <li>• Annual emissions CO<sub>2</sub>e Tonnes/pa</li> </ul>
<p><b>Off-paddock facilities (includes composting barns, feed pads, loafing areas, standoff areas, winter barns and herd homes and standoff areas)</b></p> <p>Excludes: Feedlots and installations that result in an increase in stock units</p>	<ul style="list-style-type: none"> <li>• Nutrient budget showing the expected reduction in                             <ul style="list-style-type: none"> <li>– N loss kg/per ha,</li> <li>– P loss kg/per ha,</li> </ul> </li> <li>• Number of stock off paddock and months of year stock off paddock</li> </ul> <p><b>Note</b> – The above evidence needs to be provided by way of a farm environment plan or nutrient budget that must be prepared or verified by an independent farm adviser or advisory service</p>	<ul style="list-style-type: none"> <li>• Design phase documentation prepared by a registered installer, engineer or external consultant acceptable to ANZ showing the project supports achieving the expected impacts</li> <li>• Evidence the design meets the relevant building , council and government regulations</li> <li>• Evidence showing the design meets the standards outlined in IPENZ Practice Note 27 or 29</li> </ul>	<ul style="list-style-type: none"> <li>• Confirmation from a registered installer, engineer or external consultant acceptable to ANZ that the project has completed in accordance with the design phase specifications.</li> </ul>	<ul style="list-style-type: none"> <li>• Annual nutrient reporting from an independent source acceptable to ANZ such as farm advisor, nutrient advisor, OverseerFM, council, dairy company. The annual report must show that N and P loss has not increased.</li> </ul>
<p><b>Silage bunkers</b></p>	<ul style="list-style-type: none"> <li>• Estimated leachate captured (Litres pa)</li> <li>• Evidence leachate is treated</li> <li>• Design phase documentation must confirm that the silage bunker is at least 50m away from a surface waterbody, a property boundary, a bore, or the Coastal Marine Area.</li> </ul>	<ul style="list-style-type: none"> <li>• Design phase documentation prepared by a registered installer, engineer or external consultant acceptable to ANZ showing the project supports achieving the expected impacts</li> <li>• Evidence the design meets the relevant building and council regulations.</li> </ul>	<ul style="list-style-type: none"> <li>• Confirmation from a registered installer, engineer or external consultant acceptable to ANZ that the project has completed in accordance with the design phase specifications.</li> </ul>	<p>N/A</p>

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<p><b>Irrigation</b> (includes irrigation upgrades, precision irrigation, fertigation, water meters, soil probes and telemetry)</p>	<ul style="list-style-type: none"> <li>Evidence water use is recorded daily (through telemetry or other methods)</li> <li>Evidence soil moisture probes are used</li> <li>Current N and P loss kg/ha/pa</li> <li>Expected N and P loss kg/ha/pa after the project has been completed</li> </ul> <p><b>Note</b> – The N and P loss kg/ha/pa figures need to be provided by way of a farm environment plan or nutrient budget that should be prepared or verified by an independent farm adviser or advisory service</p>	<ul style="list-style-type: none"> <li>Design phase documentation prepared by a registered installer, engineer or external consultant acceptable to ANZ showing the project supports achieving the expected impacts.</li> <li>Evidence the design meets the relevant council regulations.</li> <li>Evidence showing the system was designed by an Irrigation NZ (INZ) Accredited Designer and meets Irrigation NZ design code standards.</li> </ul>	<ul style="list-style-type: none"> <li>Confirmation from a registered installer, engineer or external consultant acceptable to ANZ that the project has completed in accordance with the design phase specifications.</li> </ul>	<ul style="list-style-type: none"> <li>After 1 year of system installation an Irrigation Performance Assessment from a suitably qualified person to ANZ</li> </ul>
<p><b>Stock exclusion from waterways, wetlands and high value areas</b> (includes stock water reticulation)</p>	<ul style="list-style-type: none"> <li>Number of stock prevented from entering waterways</li> <li>Length of waterways protected (m)</li> <li>Where applicable, total capacity of installed water reticulation tanks (Litres)</li> </ul> <p><b>Note</b> – 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"> <li>Design phase documentation prepared by an installer, engineer or external consultant acceptable to ANZ showing the project supports achieving the expected impacts.</li> <li>Evidence the design meets the relevant council regulations.</li> </ul>	<ul style="list-style-type: none"> <li>Confirmation from an installer, engineer or external consultant acceptable to ANZ that the project has completed in accordance with the design phase specifications.</li> </ul>	<p>N/A</p>
<p><b>Riparian plantings</b></p>	<p>For each planted area:</p> <ul style="list-style-type: none"> <li>location and date of planting</li> <li>number of distinct types of species planted</li> <li>total planted area</li> </ul> <p><b>Note</b> – 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>N/A</p>
<p><b>Wetland plantings</b></p>	<p>For each planted area:</p> <ul style="list-style-type: none"> <li>location and date of planting</li> <li>number of distinct types of species planted</li> <li>total planted area</li> </ul> <p><b>Note</b> – 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"> <li>Design phase documentation prepared by a registered installer, engineer or external consultant acceptable to ANZ showing the project supports achieving the expected impacts.</li> <li>Evidence the design meets the relevant council regulations.</li> </ul>	<ul style="list-style-type: none"> <li>Confirmation from a registered installer, engineer or external consultant acceptable to ANZ that the project has completed in accordance with the design phase specifications.</li> </ul>	<p>N/A</p>
<p><b>On-Farm water storage</b> (includes earthen ponds, lined ponds, rainwater tanks, storage tanks)</p> <p>Excludes any projects that alter a natural watercourse or results in an increase stock units</p>	<ul style="list-style-type: none"> <li>Water Storage capacity (m3)</li> <li>Number of stock units prior to the project commencing</li> <li>Expected number of stock units after the project has been completed</li> </ul>	<ul style="list-style-type: none"> <li>Design phase documentation prepared by a registered installer, engineer or external consultant acceptable to ANZ showing the project supports achieving the expected impacts.</li> <li>Evidence the design meets the relevant council regulations.</li> </ul>	<ul style="list-style-type: none"> <li>Confirmation from a registered installer, engineer or external consultant acceptable to ANZ that the project has completed in accordance with the design phase specifications.</li> </ul>	<p>N/A</p>

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<b>Wastewater capturing and processing equipment</b> Excludes: On farm Effluent ponds	<ul style="list-style-type: none"> <li>Type of wastewater captured or processed</li> <li>Volume of wastewater discharged to the environment prior to the project commencing (m3 pa)</li> <li>Expected volume of waste captured or processed after project has been completed (m3/pa)</li> </ul> <p><b>Note</b> – if the proposed project discharges treated wastewater directly to the environment ANZ will require a report from an environmental consultant to show that the discharged water has undergone tertiary treatment and the discharge will not have an adverse impact on aquatic life or the environment</p>	<ul style="list-style-type: none"> <li>Design phase documentation prepared by a registered installer, engineer or external consultant acceptable to ANZ showing the project supports achieving the expected impacts</li> <li>Evidence the design meets the relevant building and council regulations.</li> </ul>	<ul style="list-style-type: none"> <li>Confirmation from a registered installer, engineer or external consultant acceptable to ANZ that the project has completed in accordance with the design phase specifications.</li> </ul>	N/A
<b>Water storage</b> (includes rainwater tanks and water storage tanks)	<ul style="list-style-type: none"> <li>Water storage capacity (m3)</li> </ul>	<ul style="list-style-type: none"> <li>Design phase documentation prepared by a registered installer, engineer or external consultant acceptable to ANZ showing the project supports achieving the expected impacts.</li> <li>Evidence the design meets the relevant council regulations.</li> </ul>	<ul style="list-style-type: none"> <li>Confirmation from a registered installer, engineer or external consultant acceptable to ANZ that the project has completed in accordance with the design phase specifications.</li> </ul>	N/A
<b>Water efficient fixtures and appliances</b> (includes water metres, probes and telemetry)	<ul style="list-style-type: none"> <li>Current water usage (m3/pa)</li> <li>Estimated water reduction (m3/pa) after the project has been completed</li> </ul>	<ul style="list-style-type: none"> <li>Design phase documentation prepared by a registered installer, engineer or external consultant acceptable to ANZ showing the fixture improves the water efficiency of a building and meets or exceeds the current building code standards.</li> <li>Evidence the design meets the relevant council regulations.</li> </ul>	<ul style="list-style-type: none"> <li>Confirmation from a registered installer, engineer or external consultant acceptable to ANZ that the project has completed in accordance with the design phase specifications.</li> </ul>	N/A
<b>Flocculation tanks</b>	<ul style="list-style-type: none"> <li>Volume of wastewater treated (m3)</li> <li>Water use prior to the project commencing (m3/pa)</li> <li>Expected water usage (m3/pa) after the project has been completed</li> </ul>	<ul style="list-style-type: none"> <li>Design phase documentation prepared by a registered installer, engineer or external consultant acceptable to ANZ showing the system is fit for purpose and optimum for the specific site condition and the project supports achieving the expected impacts.</li> <li>Evidence the design meets the relevant council regulations.</li> </ul>	<ul style="list-style-type: none"> <li>Confirmation from a registered installer, engineer or external consultant acceptable to ANZ that the project has completed in accordance with the design phase specifications.</li> </ul>	N/A
<b>Filtration systems</b>	<ul style="list-style-type: none"> <li>Current water use (m3/pa)</li> <li>Expected water use (m3/pa) after the project has been completed</li> <li>Current CO<sub>2</sub>e Tonnes/pa</li> <li>Expected CO<sub>2</sub>e Tonnes/pa after the project has been completed</li> </ul>	<ul style="list-style-type: none"> <li>Design phase documentation prepared by a registered installer, engineer or external consultant acceptable to ANZ showing the project supports achieving the expected impacts.</li> <li>Evidence the design meets the relevant council regulations.</li> </ul>	<ul style="list-style-type: none"> <li>Confirmation from a registered installer, engineer or external consultant acceptable to ANZ that the project has completed in accordance with the design phase specifications.</li> </ul>	N/A
<b>Replacement of on-site wastewater treatment system</b> Excludes: Septic tanks and systems that use chemicals to treat wastewater	<ul style="list-style-type: none"> <li>Age of replaced system</li> <li>Previous system processing capacity (m3/pa)</li> <li>New system processing capacity (m3/pa)</li> </ul>	<ul style="list-style-type: none"> <li>Design phase documentation prepared by a registered installer, engineer or external consultant acceptable to ANZ, showing the installation meets the current building code standards.</li> <li>Evidence the design meets the relevant council regulations.</li> </ul>	<ul style="list-style-type: none"> <li>Confirmation from a registered installer, engineer or external consultant acceptable to ANZ that the project has completed in accordance with the design phase specifications.</li> </ul>	<ul style="list-style-type: none"> <li>Annual maintenance/compliance certificate showing the system is working as designed.</li> </ul>