



THIS DOCUMENT SETS OUT:

1. How an ANZ Business Green Loan can be used to finance, or refinance, projects that prevent or control pollution
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 waste reduction through either waste prevention, reuse, recycling or recovery. Note: the purchase and installation of products must not result in an increase of emissions. 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

- Waste must not be incinerated.
- Any process that creates additional pollution.
- Projects which discharge treated or untreated liquids, gases or solids directly or indirectly to watercourses. This includes projects that are consented to discharge liquids, gases or solids to a watercourse.
- See Appendix 1 for other exclusions.

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. 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: POLLUTION PREVENTION AND CONTROL - 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 pollution prevention and control 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>Waste sorting, treatment or recycling facility (development)</p>	<p>Type of waste sorted, processed or recycled (examples). Type of material recovered. Volume of waste recovered (m3/pa) - (waste diverted from landfill or the environment). Material diverted from landfill or the environment as a % of total waste processed. Current CO₂e Tonnes/pa. Expected CO₂e Tonnes/pa avoided.</p>	<p>Design phase documentation prepared by a registered installer, engineer or external consultant acceptable to ANZ showing the project supports achieving the expected impacts. Evidence the design meets the relevant council regulations.</p>	<p>Confirmation from a registered installer, engineer or external consultant acceptable to ANZ that the project has completed in accordance with the design phase specifications.</p>	<p>Annual reporting from an independent source(s) acceptable to ANZ that shows:</p> <ul style="list-style-type: none"> • Volume of waste diverted from landfill or the environment (m3/pa) • CO₂e Tonnes/pa avoided
<p>Waste capturing and processing equipment (such as waste shredders, separators, optical sorters, mechanical sorters, waste balers, crushers, conveyor belts, wrapping machines, trammel, bag openers, reel splitters, filters, carbon dioxide capture)</p>	<p>Type of waste captured or processed. Volume of waste processed prior to project commencing (m3/pa). Volume of waste captured or processed after project completed (m3/pa). Volume of waste either recycled, reused, or diverted from landfill or the environment (m3/pa). Current CO₂e Tonnes/pa. Expected CO₂e Tonnes/pa avoided.</p>			
<p>Recyclable collection and/or storage</p> <p>NOTE – excludes financing fossil fuel powered trucks involved in the collection and transport of waste.</p>	<p>Type of recyclable collected, or Type of recyclable stored (examples). Volume of recyclable collected or stored (m3/pa). Volume of waste either recycled, reused, or diverted from landfill or the environment (m3/pa). Current CO₂e Tonnes/pa. Expected CO₂e Tonnes/pa avoided.</p>			
<p>Process, plant or equipment that reduces amount of waste produced</p>	<p>Volume of waste produced prior to project commencing (m3/pa). Volume of waste produced after project completed (m3/pa). Volume of waste either recycled, reused, or diverted from landfill or the environment (m3/pa). Current CO₂e Tonnes/pa. Expected CO₂e Tonnes/pa avoided. Note there needs to be at least a 50% reduction in waste produced to qualify.</p>			
<p>Biodigesters – processing organics diverted from landfill only</p>	<p>Organic waste input (T) (waste diverted from landfill). kWh/pa produced. Current CO₂e Tonnes/pa. Expected CO₂e Tonnes/pa avoided.</p>			