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SEAL OF THE FEDERAL COURT OF AUSTRALIA

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Important Information

This Notice has been inserted as the first page of the document which has been accepted for electronic filing. It is now taken to be part of that document for the purposes of the proceeding in the Court and contains important information for all parties to that proceeding. It must be included in the document served on each of those parties.

The date of the filing of the document is determined pursuant to the Court's Rules.

STATEMENT OF AGREED FACTS AND ADMISSIONS

No VID of 2025

Federal Court of Australia

District Registry: Victoria

Division: General

Australian Securities and Investments Commission

Applicant

Australia and New Zealand Banking Group Limited (ACN 005 357 522)

Respondent

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A. OVERVIEW

1. This proceeding concerns:

   (a) the failure of the respondent (**ANZ**) to have adequate processes in place between September 2019 and September 2023 to record and respond to certain customer hardship notices received through various channels (described in Part C below), in contravention of s 47(1)(a) of the *National Consumer Credit Protection Act 2009* (Cth) (**Credit Act**); and

(b) the failure of ANZ to respond to certain customer hardship notices received between May 2022 and September 2024 through the Message Us function on the ANZ App before the end of the period identified in s 72(5) of the National Credit Code (**Credit Code**) (being Sch 1 to the Credit Act), in contravention of s 72(4) of the Credit Code.

2. This Statement of Agreed Facts and Admissions (**SAFA**) is made jointly by the applicant (**ASIC**) and ANZ pursuant to s 191 of the *Evidence Act 1995* (Cth). It sets out facts agreed by the parties, and admissions made by ANZ, solely for the purposes of this proceeding and these facts and admissions do not constitute any fact or admission outside of this proceeding.

B. PARTIES

3. ASIC is and was at all relevant times a body corporate established by s 7 of the *Australian Securities Commission Act 1989* (Cth) and continued in existence by s 261 of the *Australian Securities and Investments Commission Act 2001* (Cth) (**ASIC Act**). It is entitled to sue by reason of s 8 of the ASIC Act.

4. ANZ is and was at all relevant times a body corporate incorporated in Australia and the holder of Australian Credit Licence (**ACL**) number 234527, which authorises it to engage in “credit activities” within the meaning of s 6 of the Credit Act and provide credit under a “credit contract” to which the Credit Code applies.

C. BACKGROUND

C.1 Frontline channels

5. Between May 2022 and September 2024, ANZ had different frontline channels through which customers could give notice to ANZ, orally or in writing, that they considered they were unable to meet their obligations under a credit contract to which the Credit Code applied (a **hardship notice**). Other channels were also available, but for the purposes of this proceeding, the relevant channels were:

   (a) the Australian Branch Network (**Branch Network**), being physical bank branches at which customers could speak to ANZ staff members in person;

   (b) the Customer Contact Centre (**CCC**), which relevantly comprised:

      (i) ANZ staff members in call centres, to whom customers could speak by telephone (**CCC Phone**); and

      (ii) ANZ staff members who would respond to messages sent by customers via the Message Us function on the ANZ App (**Message Us**); and

(c) Mobile Lending, which comprised ANZ external lending representatives,

(together, the **Channels**).

6. The ANZ staff members and representatives who communicated with customers via the Channels are referred to collectively for the purposes of this proceeding as **frontline workers**.

7. Between September 2019 and April 2022, Message Us did not exist. As such, during that period, the only relevant Channels for the purposes of this proceeding were the Branch Network, CCC Phone, and Mobile Lending. The Message Us function was launched within the ANZ App in May 2022 and is available to ANZ customers who have downloaded and logged into the ANZ App. It is a secure digital communication channel to raise enquiries on the ANZ App, without the need to call or visit a branch.

C.2 Hardship processes

8. The process that a frontline worker was required to follow if they suspected that a customer was in financial difficulty or hardship (**hardship process**) depended on the Channel in which the frontline worker was working.

9. The hardship process for each Channel was designed to identify and act on 'hardship triggers'. The kinds of circumstances that would constitute a ‘hardship trigger’ were broader than conduct that would constitute the giving of a hardship notice under s 72(1) of the Credit Code.

10. Although there may have been changes to the specifics of the hardship processes over time, the essential elements of those processes relevant to the proceeding were as described below and were in place during the period September 2019 to September 2023.

<u>Branch Network and Mobile Lending</u>

11. The relevant hardship processes for the Branch Network and Mobile Lending between September 2019 and September 2023 were materially the same, and can be summarised as follows:

(a) *Step 1:* The frontline worker would identify a “trigger statement” or other “indicator” which might suggest the customer was experiencing a situation of financial difficulty or hardship. Guidance documents provided to frontline workers contained examples of trigger statements and common or typical signs of financial distress to assist frontline workers in identifying situations of potential financial hardship. The frontline worker would have a conversation with the customer in relation to their situation. If, in the course of that conversation, the customer indicated that they were financially equipped to manage their situation and able to maintain minimum repayments, there was no need for further action.

(b) *Step 2:* If the customer wished to apply for hardship assistance, the frontline worker would conduct either an "online referral" or a "phone referral" to ANZ's hardship team (called "Customer Connect" until 11 December 2023, and "Financial Wellbeing Assist" from 11 December 2023; together, the **Hardship Team**), depending on the customer's preference.

(c) *Step 3 (online referral):* If the customer's preference was for an online referral to be made, the frontline worker would do one of the following:

(i) assist the customer to complete an online hardship form using a computer in the branch or place where the Mobile Lender was meeting the customer, and submit the form online (where the application would be submitted to the Hardship Team immediately);

(ii) assist the customer to complete a hard copy hardship form in the branch or where the Mobile Lender was meeting the customer, and send the form to the Hardship Team by email, fax, internal mail, or external post; or

(iii) provide the customer with a hard copy hardship form to take away from the branch or Mobile Lender to complete and submit at a later time.

In the case of (iii) above, the frontline worker was not required to make any record of the customer having potentially given a hardship notice, the customer having requested a referral to the Hardship Team, or the date on which the referral was made to the Hardship Team.

(d) *Step 3 (phone referral):* If the customer's preference was for a phone referral to be made, the frontline worker would do one of the following:

(i) assist the customer to call the Hardship Team while in the branch or with the Mobile Lender;

(ii) call the Hardship Team on behalf of the customer and transfer the customer to a Hardship Team representative; or

(iii) provide the customer with the direct phone number of the Hardship Team to take away from the branch or place where the Mobile Lender was meeting the customer and call later.

In the case of (iii) above, the frontline worker was not required to make any record of the customer having potentially given a hardship notice, the customer having requested a referral to the Hardship Team, or the date on which the referral was made to the Hardship Team.

CCC Phone

12. The relevant hardship process for CCC Phone between September 2019 and September 2023 had materially the same "Step 1" and "Step 2" as the processes for the Branch Network and Mobile Lending, except that the customer interaction occurred via telephone instead of in person.

13. However, the ways in which the frontline worker was able to conduct an "online referral" or "phone referral" at "Step 3" of the hardship process were different and more limited, and can be summarised as follows:

(a) *Step 3 (online referral):* If the customer's preference was for an online referral to be made, the frontline worker would do one of the following:

(i) tell the customer that the online hardship form could be located by searching "customer connect" or "hardship" on ANZ's website, and completed and submitted online;

(ii) tell the customer that the online hardship form as located in (i) above could be printed and, once completed, sent to the Hardship Team via email or mail; or

(iii) send the customer a link to the online hardship form by text message.

In the case of (i) – (iii) above, the frontline worker was not required to make any record of the customer having potentially given a hardship notice, the customer having requested a referral to the Hardship Team, or the date on which the referral was made to the Hardship Team.

(b) *Step 3 (phone referral):* If the customer's preference was for a phone referral to be made, the frontline worker would do one of the following:

(i) if the customer interaction occurred during the Hardship Team's operating hours (which were 9am to 7pm AEST, Monday to Friday), and the customer wanted to be referred immediately, call the Hardship Team on behalf of the customer and transfer the customer to a Hardship Team representative; or

(ii) if the customer interaction occurred outside the Hardship Team's operating hours, or the customer did not want to be referred immediately, give the customer the direct phone number of the Hardship Team.

In the case of (i) and (ii) above, the frontline worker was not required to make any record of the customer having potentially given a hardship notice, the customer having requested a referral to the Hardship Team, or the date on which the referral was made to the Hardship Team.

<u>Message Us</u>

14. The relevant hardship process for the Message Us function within the ANZ App between May 2022 (when it was introduced) and September 2023 had materially the same "Step 1" and "Step 2" as the processes for the Branch Network and Mobile Lending, except that the customer interaction occurred via the Message Us function on the ANZ App instead of in person.

15. However, ANZ's processes did not require the frontline worker to conduct an "online referral" at "Step 3" of the hardship process. Further, there was only one way for the frontline worker to conduct a "phone referral" at "Step 3" of the hardship process, which can be summarised as follows.

16. *Step 3 (phone referral):* For all customers being referred to the Hardship Team, the frontline worker would inform the customer that ANZ had a specialist team that was available to assist and then give the customer the direct phone number of the Hardship Team. The frontline worker was not required to make any record of the customer having potentially given a hardship notice, the customer having requested a referral to the Hardship Team, or the date on which the referral was made to the Hardship Team.

D. PROCESS GAP CONTRAVENTION

17. Between September 2019 and September 2023, if a customer gave ANZ a hardship notice, ANZ was required to respond to the hardship notice before the end of the period identified in s 72(5) of the Credit Code, or else it would contravene s 72(4) of the Credit Code.

18. In relation to the Channels, ANZ relevantly sought to comply with s 72(4) of the Credit Code by requiring frontline workers to follow the hardship processes described in paragraphs 11 to 16 above.

19. Between September 2019 and September 2023, if a frontline worker received a hardship notice via the Branch Network or Mobile Lending channel, and a circumstance of the kind described in paragraphs 11(c)(iii) or 11(d)(iii) above occurred:

(a) the frontline worker was not required to connect the customer to the Hardship Team immediately; and

(b) the frontline worker was also not required to make any record of the customer having given ANZ a hardship notice,

(the **Branch Network / Mobile Lending Process Gap**).

20. Between September 2019 and September 2023, if a frontline worker received a hardship notice via the CCC Phone channel, and a circumstance of the kind described in paragraphs 13(a)(i), 13(a)(ii), 13(a)(iii) or 13(b)(ii) above occurred:

(a) the frontline worker was not required (and in some cases was not able) to connect the customer to the Hardship Team immediately; and

(b) the frontline worker was also not required to make any record of the customer having given ANZ a hardship notice,

(the **CCC Phone Process Gap**).

21. Between May 2022 and September 2023, if a frontline worker received a hardship notice via the Message Us channel, and a circumstance of the kind described in paragraph 16 above occurred:

(a) the frontline worker was not able to connect the customer to the Hardship Team immediately; and

(b) the frontline worker was also not required to make any record of the customer having given ANZ a hardship notice,

(the **Message Us Process Gap**)

(together, the **Process Gaps**).

22. In each case where the frontline worker received a hardship notice, did not connect the customer to the Hardship Team immediately, did not otherwise make a referral to the Hardship Team and did not make any record of the customer having given ANZ a hardship notice, it is likely ANZ would not have responded to the hardship notice before the end of the period identified in s 72(5) of the Credit Code, and would therefore have contravened s 72(4) of the Credit Code. However, if the customer subsequently contacted the Hardship Team after giving a hardship notice to a frontline worker, and ANZ responded within the timeframes under s 72(5) of the Credit Code (calculated from the date that the customer initially gave the hardship notice to the frontline worker), then ANZ did not contravene s 72(4).

23. The number of contraventions of s 72(4) of the Credit Code caused by the:

(a) Branch Network / Mobile Lending Process Gap cannot be reliably quantified because ANZ did not maintain records of customer interactions as a matter of process for the Branch Network and Mobile Lending channels; and

(b) CCC Phone Process Gap cannot be reliably quantified because, while ANZ did maintain records of customer interactions as a matter of process for that channel in the form of call recordings, those records are not readily able to be reviewed,

however, there is a reasonable inference available that because of the Branch Network / Mobile Lending Process Gap and the CCC Phone Process Gap, ANZ did contravene s 72(4) of the Credit Code in respect of some hardship notices received via those channels between September 2019 and September 2023.

24. The number of contraventions of s 72(4) of the Credit Code caused by the Message Us Process Gap can be reliably quantified within a particular range, as described in Part F below.

25. By reason of the matters set out in paragraphs 17 and 19 to 23 above, ANZ failed to do all things necessary to ensure that the credit activities authorised by its ACL were engaged in efficiently, honestly and fairly, and therefore contravened s 47(1)(a) of the Credit Act.

E. ANZ'S RESPONSE TO THE PROCESS GAPS

E.1 Tactical Solution

26. On 29 September 2023, ANZ implemented an interim measure to address the Process Gaps across all Channels (the **Tactical Solution**).

27. The Tactical Solution was a process by which, if a frontline worker identified a "trigger statement" or other "indicator" which might suggest that a customer was experiencing a situation of financial difficulty or hardship, the frontline worker would:

(a) use a standard referral template email to capture and send relevant information to the Hardship Team for actioning; and

(b) leave a diary comment on the customer's profile in the relevant ANZ lending system confirming that a referral to the Hardship Team had been made.

28. The Tactical Solution was implemented by the following methods:

(a) the publication of updated "KnowHow" pages (which is internal reference material stored on the knowledge management system used by frontline workers) on 29 September 2023;

(b) the distribution of "eCirculars" (which are notifications known as "Frontline News" sent to frontline workers in the Branch Network by email or notifications known as a "Mobile Lending Update" sent to Mobile Lenders by email) on 2 October 2023 for Mobile Lending and 29 September 2023 for the Branch Network;

(c) publication of a KnowHow Alert (a function of the knowledge management system) to frontline workers in the Branch Network and CCC (including both Phone and Message Us) on 29 September 2023; and

(d) leader-led training sessions for the Branch Network and CCC (including both Phone and Message Us) called "Huddles" (which generally occurred on a rolling weekly (for the Branch Network) or fortnightly (for CCC) basis and were used to deliver guidance and insight to frontline workers on a range of different topics). Content for the CCC (including both Phone and Message Us) was published on 22 September 2023 with Huddles scheduled from 2 and 9 October 2023. Mobile Lending does not use Huddles.

29. The implementation of the Tactical Solution for frontline workers in the Message Us channel (**Message Us staff**) was impacted because Huddles initially scheduled for the weeks commencing 2 and 9 October 2023 were delayed by approximately two weeks and were not held until the weeks of 16 and 23 October 2023. This was caused by a technical outage caused by a third party vendor which significantly increased the number of customer enquiries to the Message Us channel. As a result of the Huddles being delayed, information regarding the Tactical Solution was delivered in conjunction with other agenda items, including two additional change updates. This limited the time available to explain the Tactical Solution and may have affected Message Us staff's understanding and appreciation of the significance of the information.

E.2 Strategic Solution

30. On 11 December 2023, ANZ implemented what was intended to be a permanent measure to address the Process Gaps across all Channels (the **Strategic Solution**).

31. The Strategic Solution replaced the Tactical Solution and was a process by which, if a frontline worker identified a "trigger statement" or other "indicator" which might suggest that a customer was experiencing a situation of financial difficulty or hardship, and the frontline worker was unable to transfer the customer directly to a representative of the Hardship Team, the frontline worker would:

(a) record in an electronic form on ASW 3.0, an ANZ workflow tool, mandatory information that was required to open a hardship assessment case in ANZ's hardship system, **PowerCurve** Collections, including the date of the customer interaction, the main reason for the customer's experience of financial difficulty or hardship, and the customer's contact details; and

(b) submit the electronic form.

32. Once the form was submitted, the Hardship Team would open a hardship assessment case in PowerCurve and:

    (a) contact the customer to conduct a hardship assessment; or

    (b) if the customer did not want to proceed with a hardship assessment, issue a notice to the customer confirming that they do not want to be considered for hardship assistance.

33. The Strategic Solution was implemented by:

    (a) the creation of a new "Financial Wellbeing Assist (Hardship) Referral Procedure", which included information regarding the use of the electronic form, on 11 December 2023;

    (b) the publication of updated "KnowHow" pages on 11 December 2023;

    (c) the distribution of "eCirculars" on 7 December 2023 (for Mobile Lending and the Branch Network) and publication of a KnowHow Alert on 8 December 2023 (for CCC including both Phone and Message Us);

    (d) an update to the "pre-defined content template" in Message Us (which is a function in Message Us that provides proforma wording that can be selected by Message Us staff during customer interactions to ensure consistent responses are provided in certain scenarios) on 8 December 2023;

    (e) an email to Message Us staff on 15 December 2023, including a link to a recorded mandatory training session available on SuccessFactors (ANZ's learning platform). This training comprised two modules – "Recognising Financial Hardship" and "Financial Hardship Conversations"; and

    (f) no additional Huddles were provided on the Strategic Solution as the main change was the use of an electronic form instead of an email template.

E.3 Non-compliance with the Tactical Solution and Strategic Solution

34. In or around September 2024, ANZ identified instances where Message Us staff had:

    (a) identified a "trigger statement" or other "indicator" which might suggest that a customer was experiencing a situation of financial difficulty or hardship; and

(b) provided the customer with the direct phone number of the Hardship Team, instead of recording relevant information in the standard referral template email (as part of the Tactical Solution) or the electronic form (as part of the Strategic Solution).

35. As a result, on 20 September 2024, ANZ:

(a) sent an email to Message Us staff, which included a flow chart of the hardship process; and

(b) commenced a process of daily manual reviews of instances identified by ANZ's Bot where Message Us staff provided the direct phone number of the Hardship Team, to ensure that an electronic form (as part of the Strategic Solution) was submitted where necessary.

The manual review process described in (b) above continued until the end of May 2025.

36. By reason of the matters set out in paragraph 34 above, Message Us staff did not consistently apply the Tactical Solution and Strategic Solution between October 2023 and September 2024.

F. HARDSHIP NOTICE CONTRAVENTIONS VIA THE MESSAGE US CHANNEL

37. Attached to this SAFA is a schedule which identifies the range of individual contraventions of s 72(4) of the Credit Code and s 175A of the Credit Act by ANZ (the **Schedule**). The information in the Schedule is based on information that was originally compiled by ANZ primarily as part of a remediation program (addressed in Section H below).

38. The Schedule contains the following information:

(a) Column A – The unique ANZ Customer ID.

(b) Column B – The type of credit contract, e.g., credit card or home loan.

(c) Column C – The date of the credit contract.

(d) Column D – The date the hardship notice was given.

(e) Column E – The reason for the hardship notice being given.

(f) Column F – The date a decision notice was due.

(g) Column G – The date a decision notice was given.

(h) Column H – The minimum number of contraventions of s 72(4) of the Credit Code (this is, a calculation on a customer-level assuming a single hardship notice was given per customer in respect of all of their regulated credit products excluding contraventions that arise by operation of s 175A of the Credit Act).

(i) Column I – The maximum number of contraventions of s 72(4) of the Credit Code (this is, a calculation on an account-level assuming separate hardship notices were given by a customer in respect of each of their regulated credit products).

(j) Column J –The minimum number of contraventions of s 175A of the Credit Act (this is, a calculation on a customer-level assuming a single hardship notice was given per customer in respect of all of their regulated credit products).

(k) Column K – The maximum number of contraventions of s 175A of the Credit Act (this is, a calculation on an account-level assuming separate hardship notices were given by a customer in respect of each of their regulated credit products).

(l) Column L – Date the customer made a complaint to ANZ in relation to their hardship notice (if applicable).

(m) Column M – Whether ANZ identified any financial or non-financial loss suffered by the customer (yes or no).

(n) Column N – Details of remediation provided to the customer by ANZ (if applicable).

(o) Column O – Amount of financial remediation paid to the customer by ANZ (if applicable).

(p) Column P – Date that ANZ provided remediation to the customer (if applicable).

(q) Column Q – Date of any default notice issued to the customer by ANZ (if applicable).

(r) Column R – Date of any demand notice issued to the customer by ANZ (if applicable).

(s) Column S – Date of any bankruptcy filing by the customer (if applicable).

(t) Column T – Whether the customer was referred by ANZ to an external debt collection agency (yes or no).

(u) Column U – Details of any referral to an external debt collection agency by ANZ (if applicable).

39. On each date identified in column C of the Schedule, ANZ entered into a contract for the provision of credit of the type identified in the corresponding row of column B of the Schedule (each a **Credit Contract**) with the customer identified by the reference number in the corresponding row of column A of the Schedule.

40. In respect of each Credit Contract:

    (a) the contract was entered into on or after 1 March 2013[1];

    (b) the contract was a "credit contract" within the meaning of s 4 of the Credit Code and s 5(1) of the Credit Act;

    (c) the contract was for the provision of credit to which the Credit Code applied under ss 5 and 6 of the Credit Code;

    (d) ANZ was the "credit provider" within the meaning of s 204(1) of the Credit Code and s 5(1) of the Credit Act; and

    (e) the customer was the "debtor" within the meaning of s 204(1) of the Credit Code and s 5(1) of the Credit Act.

41. On the dates identified in column D of the Schedule, the customer in the corresponding row of column A of the Schedule gave ANZ a hardship notice within the meaning of s 72(1) of the Credit Code in respect of one or more of the customer's Credit Contracts referred to in the corresponding row of columns B and C of the Schedule for that customer, using the Message Us function on the ANZ App. A customer with more than one Credit Contract may have given a hardship notice in respect of one Credit Contract or multiple Credit Contracts. ANZ admits that it is likely that in at least some cases hardship notices were given in respect of multiple Credit Contracts. Based on the information available to the parties, it is not always possible to tell whether a customer gave a hardship notice in respect of one Credit Contract or multiple Credit Contracts.

42. ANZ did not agree with any customer in the Schedule:

    (a) prior to 15 September 2023, to change the customer's Credit Contract; or

    (b) on or after 15 September 2023, to change the customer's Credit Contract by deferring or otherwise reducing the obligations of the customer under the contract for a period not exceeding 90 days within the meaning of s 72(4A) of the Credit Code.

43. On the dates identified in column G of the Schedule, ANZ gave the customer in the corresponding row of column A of the Schedule a notice of decision within the meaning of s 72(4) of the Credit Code.

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[1] Entries in the Schedule identified by the following numbers in the "Count" column: 12.1; 12.2; 319; 368.2; 376.3; 382; 556.2; and 591, relate to credit contracts that were entered into before 1 March 2013. However, each of those credit contracts were varied after 1 March 2013 and on that basis, for the purposes of the proceeding, ANZ admits that they are Credit Contracts to which the Credit Code applies.

44. None of the notices of decision given by ANZ on the dates identified in column G of the Schedule were given before the end of the period identified in s 72(5) of the Credit Code, being:

(a) where ANZ did not require information under s 72(2) of the Credit Code, 21 days after the day ANZ received the hardship notice;

(b) where ANZ did require information under s 72(2) of the Credit Code but did not receive any information in compliance with the requirement, 28 days after the stated date of the notice under s 72(2); and

(c) where ANZ did require information under s 72(2) and received information in compliance with the requirement, 21 days after receiving the information.

45. By reason of the matters set out in paragraphs 37 to 44 above:

(a) in respect of each hardship notice identified in the Schedule, ANZ contravened s 72(4) of the Credit Code on the day after the date identified in column F of the Schedule; and

(b) in respect of each hardship notice identified in the Schedule, by operation of s 175A of the Credit Act, ANZ also contravened s 72(4) of the Credit Code on the second day after the date in column F of the Schedule and on each day thereafter until the date in column G of the Schedule,

with the minimum total number of contraventions identified in columns H and J of the Schedule, and the maximum number of contraventions identified in columns I and K of the Schedule, in relation to s 72(4) and s 175A, respectively.

G. OTHER MATTERS RELEVANT TO PENALTY

G.1 Identification and investigation of the contraventions

46. Between December 2022 and June 2023, ASIC conducted a targeted review of ANZ's handling of hardship notices under s 72 of the Credit Code (**Hardship Review**).

47. By no later than 30 June 2023, ASIC informed ANZ of the findings of the Hardship Review, which included identifying the Process Gaps.

48. On 1 September 2023, ANZ provided ASIC with an action plan with delivery dates and accountabilities to address the findings of the Hardship Review, including the implementation of the Tactical Solution and the Strategic Solution to address the Process Gaps. The action plan was presented to the ANZ Board and overseen by ANZ's "Risk Management Committee – Australia Retail Division". The Portfolio Lead of

Customer Service Operations was appointed as the accountable executive for hardship and had responsibility for end-to-end oversight of the hardship process.

49. Also on 1 September 2023, ANZ submitted a reportable situation report to ASIC advising that ANZ had commenced an investigation into the Process Gaps.

50. On 11 September 2023, ASIC notified ANZ that it had commenced an enforcement investigation in relation to certain findings of the Hardship Review, including the Process Gaps.

51. On 28 September 2023, ANZ submitted a further reportable situation report to ASIC in which ANZ confirmed that it had reasonable grounds to believe a reportable situation had arisen because of the Process Gaps. At that time, ANZ said that it was unable to identify customers impacted by the Process Gaps who submitted hardship notices via the Branch Network, CCC Phone and Mobile Lending, because hardship notices submitted via those channels were not, as a matter of process, recorded by ANZ or were not recorded in a readily retrievable format. ANZ said that it was investigating the possibility of identifying customers impacted by the Process Gaps who submitted hardship notices via Message Us.

52. ASIC issued a number of statutory notices to ANZ during its enforcement investigation. On 15 March 2024, ANZ provided a written statement to ASIC in response to an ASIC notice in which it outlined the implementation of the Tactical Solution and Strategic Solution in September 2023 and December 2023 respectively.

53. On 26 March 2024, ANZ submitted a further reportable situation report to ASIC in which it said that ANZ was still investigating the number of customers impacted by the Process Gaps and the first date on which customers were impacted. ANZ said that it expected to have identified potentially impacted customers who submitted hardship notices via Message Us by 31 May 2024.

54. On 5 June 2024, ASIC informed ANZ that it had concluded its enforcement investigation and would not be taking any enforcement action. ASIC said that it understood that, in December 2023, ANZ had changed its systems by introducing the Strategic Solution and had also enhanced its hardship policies and training for frontline workers. ASIC said that, despite the conclusion of its investigation, ASIC had not reached a conclusion that there was no breach of law by ANZ.

55. On 26 June 2024, ANZ submitted a further reportable situation report to ASIC in which it said that ANZ was still investigating the number of customers impacted by the Process Gaps and the first date on which customers were impacted. ANZ said that it expected

to have identified potentially impacted customers who submitted hardship notices via Message Us by 1 September 2024.

56. On 11 October 2024, ANZ submitted a further reportable situation report to ASIC in which it said ANZ had identified 175 instances, impacting 171 customers, where ANZ may not have responded, before the end of the period identified in s 72(5) of the Credit Code, to hardship notices given via Message Us between May 2022 and 11 December 2023. ANZ also said that in August 2024, it identified instances where Message Us staff had provided customers with the direct phone number of the Hardship Team, instead of recording relevant information in the electronic form as part of the Strategic Solution. ANZ said that to determine the number of instances where the Strategic Solution should have been followed but was not it was reviewing 2,580 instances between December 2023 and September 2024 where Message Us staff provided contact information for the Hardship Team to customers.

57. On 21 January 2025, ANZ submitted a further reportable situation report to ASIC in which it said that it had identified 1,853 customers who had contacted ANZ via Message Us as being in scope for possible remediation. ANZ said it had commenced a remediation program to contact potentially impacted customers and provide remediation where appropriate.

58. On 17 April 2025, ASIC informed ANZ that it was commencing a new enforcement investigation in respect of ANZ's processes for recording and responding to hardship notices.

G.2 Contravention of s 47(1)(a) of the Credit Act

59. The contravention of s 47(1)(a) of the Credit Act identified in Section D above in respect of:

    (a) the Branch Network and Mobile Lending Channels, and the CCC Phone channel, occurred for a period of four years from September 2019 to September 2023; and

    (b) the Message Us channel occurred for a period of 16 months from May 2022 until September 2023.

60. As referred to at paragraphs 46 and 47 above, the Process Gaps were identified by ASIC during the Hardship Review. A reasonable inference is available that the contravention of s 47(1)(a) of the Credit Act may have continued if it were not for ASIC's intervention.

61. ANZ did not deliberately contravene s 47(1)(a) of the Credit Act and the contravention did not involve senior management of ANZ.

G.3 Contraventions of s 72(4) of the Credit Code

62. The contraventions of s 72(4) of the Credit Code identified in Section F above are limited to the Message Us channel because it is not possible for ANZ to identify whether or on how many occasions it contravened that provision in respect of customers who submitted hardship notices via the Branch Network, Mobile Lending or CCC Phone channels in the period September 2019 – September 2023. That is because customer interactions on those channels occurred in person or by telephone, and ANZ did not, as a matter of process, record those interactions and/or they were not recorded in a readily retrievable format (as for recordings of phone calls). However, as referred to at paragraph 23 above, there is a reasonable inference available that ANZ did contravene s 72(4) of the Credit Code in respect of some hardship notices received via those channels between September 2019 and September 2023.

63. The agreed contraventions of s 72(4) of the Credit Code relate to hardship notices that were received by ANZ via the Message Us channel across a period of 28 months between May 2022 and September 2024. Within that period:

    (a) between 117 to 152 "initial contraventions" (i.e. excluding contraventions that arise by operation of s 175A of the Credit Act) occurred in respect of hardship notices received by ANZ between May 2022 and 28 September 2023, prior to the implementation of the Tactical Solution;

    (b) between 42 to 59 initial contraventions occurred in respect of hardship notices received by ANZ between 29 September 2023 and 10 December 2023, after the implementation of the Tactical Solution but before the implementation of the Strategic Solution; and

    (c) between 329 to 457 initial contraventions occurred in respect of hardship notices received by ANZ between 11 December 2023 and September 2024, following the implementation of the Strategic Solution.

64. As with the Process Gap Contravention, there is a reasonable inference available that the contraventions of s 72(4) of the Credit Code may have continued if it were not for ASIC's intervention.

65. In addition to the 488 to 668 initial contraventions described above, ANZ contravened s 72(4) of the Credit Code on a further 185,283 to 248,546 occasions because of the operation of s 175A of the Credit Act.

66. None of the contraventions of s 72(4) of the Credit Code were engaged in deliberately by ANZ and the contraventions did not involve senior management of ANZ.

G.4 Rectification

67. ANZ implemented fixes which were designed to address the issues relating to the Process Gaps in September 2023, with the implementation of the Tactical Solution, and December 2023, with the implementation of the Strategic Solution.

68. Following the identification of the non-compliance with the Tactical Solution and the Strategic Solution outlined in Section E.3 above, ANZ conducted a "knowledge campaign" to reinforce the Strategic Solution.

G.5 Customer impact

69. There is a reasonable inference available that the customers identified in the Schedule considered that they were experiencing financial difficulty at the time they gave ANZ a hardship notice and were unable to meet their obligations under their credit contract. Further, there is a reasonable inference available that the failure by ANZ to respond to a hardship notice before the end of the period identified in s 72(5) of the Credit Code may have compounded any financial difficulty the relevant customer considered that they were experiencing and any associated distress caused by not having their hardship notice responded to for months or years as occurred in the majority of cases.

70. By failing to respond to the hardship notice given by each customer identified in the Schedule before the end of the period identified in s 72(5) of the Credit Code, ANZ failed to promptly inform each customer of its decision in relation to their hardship notice or the options available to them in relation to their credit contract (including the name and details of, and their rights under, the AFCA scheme).

71. Of the 488 customers identified in the Schedule:

    (a) 17 customers made a complaint to ANZ in relation to their hardship notice;

    (b) 75 customers were the subject of collection and/or enforcement action by ANZ after they gave a hardship notice to ANZ but before ANZ responded to the notice pursuant to s 72(4) of the Credit Code. Of these:

        (i) 57 customers were issued with a default notice by ANZ;

        (ii) 37 customers were issued with a demand notice by ANZ;

        (iii) 24 customers were referred by ANZ to an external debt collection agency,

        with some customers subjected to one or more of the above.

    (c) 5 customers entered into bankruptcy after giving a hardship notice to ANZ but before ANZ responded to the notice pursuant to s 72(4) of the Credit Code.

72. Some of the impacts described at paragraphs 69 to 71 above may have been avoided if ANZ had responded to the hardship notices identified in the Schedule before the end of the period identified in s 72(5) of the Credit Code.

G.6 Contrition

73. ANZ acknowledges and accepts responsibility for what has occurred in relation to the unlawful conduct that gives rise to contraventions of s 72(4) of the Credit Code and the contravention of s 47(1)(a) of the Credit Act. ANZ apologises unreservedly to its customers for its contravening conduct.

74. Prior to the commencement of this proceeding, ANZ also sent letters to more than 460 customers in which ANZ apologised for not taking immediate steps to address the customer's hardship notice.

G.7 Deliberateness

75. ANZ did not deliberately engage in the conduct which resulted in the contraventions that are the subject of this proceeding.

G.8 Involvement of senior management

76. ANZ senior management were not involved in the contraventions that are the subject of this proceeding.

G.9 Cooperation

77. ANZ has engaged constructively with ASIC in advance of this proceeding being commenced, including by making admissions in relation to its conduct at the earliest available opportunity; acknowledging liability in respect of the admitted contraventions prior to the filing of an originating process; and engaging with ASIC on the preparation of this SAFA. By its conduct, ANZ has avoided the need for a contested proceeding on liability and relief.

G.10 ANZ size

78. ANZ is a major Australian bank. As at 5 September 2025, its parent company, ANZ Group Holdings Limited, was the eighth largest company listed on the Australian Securities Exchange by market capitalisation. As at 30 September 2024, ANZ Group Holdings Limited's market capitalisation was approximately $90.8 billion, and its total assets were approximately $1,229 billion. In the financial year ending 30 September 2024, ANZ reported a statutory profit of $6.595 billion (after tax).

79. ANZ's revenue, profit before income tax and net profit for each year ended 30 September 2019 to 30 September 2024 was as follows:

Year	Net Interest Income ($m)	Other Income ($m)	Profit before income tax ($m)	Net Profit for the year ($m)
2019	$14,339	$4,446	$8,920	$5,953
2020	$14,049	$3,588	$5,516	$3,577
2021	$14,161	$3,259	$8,936	$6,162
2022	$14,874	$4,552	$10,079	$7,119
2023	$16,575	$3,891	$10,134	$7,165
2024	$16,037	$4,484	$9,446	$6,595

80. ANZ's annual turnover (within the meaning of s 5 of the Credit Act) in each 12-month period since September 2019 has been sufficiently high that 10% of that figure is greater than an amount equal to 2.5 million penalty units.

H. REMEDIATION

81. ANZ undertook a remediation program between 2 December 2024 and 27 May 2025.

82. The remediation program included designing the remediation approach having regard to the complexity of any potentially impacted customers' circumstances, standing up a remediation team and working group (to assess more complex customer scenarios), undertaking a risk assessment, and establishing quality assessment and governance arrangements.

83. Upon receipt of the in-scope population of 1,853 potentially impacted customers, the Remediation team:

    (a) ringfenced potentially impacted accounts so that no collections activity, or no further collections activity, would occur while ANZ undertook the remediation program; and

    (b) sequenced the in-scope population so that ANZ could contact those customers who may have experienced potential detriment first.

84. From the in-scope population of 1,853 potentially impacted customers, the remediation team individually reviewed each customer's account information and their relevant Message Us transcript, among other activities.

85. Following the review, in which customer beneficial assumptions were adopted, the remediation team allocated the in-scope population into two groups:

(a) the first group consisted of 587 customers. The remediation team determined that ANZ may have failed to meet the required timeframe for responding to a hardship notice for these customers; and

(b) the second group consisted of 1,266 customers who the remediation team determined did not require remediation.

86. The reasons for which ANZ determined potentially impacted customers did not require remediation varied on a case-by-case basis as each customer's file was reviewed by the remediation team and included reasons such as there being no hardship trigger present in the Message Us transcript, or no lending at the time of the Message Us interaction.

87. ANZ contacted all customers listed in the Schedule either by letter or telephone, or both, except for one who is now deceased.

88. ANZ made remediation payments totalling $92,687.62. This comprised fee reversals (applicable to 23 customers), debt waivers or small balance write offs (applicable to 19 customers) and payments for non-financial loss (applicable to four customers).

89. ANZ provided non-financial remediation comprising removal of credit listings (applicable to three customers), amendments to credit reports (applicable to 41 customers) and an apology letter (applicable to 161 customers).

90. Some customers received a combination of financial and non-financial remediation outcomes.

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Georgina Thomas
Solicitor for the applicant
Date: 12 September 2025

AngelaPearsall

…………………………………………..

Angela Pearsall
Solicitor for the respondent
Date: 12 September 2025

SCHEDULE

		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U
Row	Count	Customer ID	Type of credit contract	Date of credit contract	Date of hardship notice	Reason for hardship notice	Date notice of decision was due	Date notice of decision was given	Minimum number of section 72(4) contraventions	Maximum number of section 72(4) contraventions	Minimum number of section 175A contraventions	Maximum number of section 175A contraventions	Date customer made a complaint in relation to hardship notice (if applicable)	Did ANZ identify any financial or non-financial loss suffered by the customer (Y/N)?	Details of remediation provided by ANZ (if applicable)	Amount of financial remediation to customer (if applicable)	Date of remediation	Date of any default notice issued by ANZ	Date of any demand notice issued by ANZ	Date of any bankruptcy filing by customer	Was the customer referred by ANZ to an external debt collection agency?	Details of any referral to external debt collection agency by ANZ.
1	521.1	1000239135	HOME LOAN	10/08/2015	24/02/2023	Overcommitment	17/03/2023	20/03/2025	1	1	734	734	N/A	N	N/A	N/A	20/03/2025	N/A	N/A	N/A	N	N/A
2	1.1	1001070024	CREDIT CARD	30/06/2015	14/03/2024	Business downturn or failure	04/04/2024	02/04/2025	1	1	363	363	N/A	Y	Debt was recalled from baycorp and a full debt waiver applied to outstanding balance without ccr updates.	$ 17,005.62	2/04/2025	6/07/2024	21/08/2024	N/A	Y	Account sold to baycorp on 30/10/2024 Amount: $17,005.62 Reason: No discussion made for credit card (charged-off in 2022) account has been recalled by anz on 21/02/2025
3	334	1002008029	HOME LOAN	29/6/2020	9/07/2024	Unemployment	05/09/2024	03/09/2024	1	1	9	9	N/A	N	N/A	N/A	20/03/2025	N/A	N/A	N/A	N	N/A
4	522.1	1003470221	HOME LOAN	28/06/2019	3/02/2023	Reduced Income	09/06/2023	6/06/2023	1	2	852	929	N/A	N	N/A	N/A	20/02/2025	2/05/2023	N/A	N/A	N	N/A
5	522.2	1003470221	CREDIT CARD	13/06/2019	3/02/2023	Reduced Income	24/02/2023	25/06/2025					N/A	N	N/A	N/A	20/02/2025	N/A	N/A	N/A	N	N/A
6	335.2	1005483426	PERSONAL LOAN	14/11/2022	18/07/2024	Overcommitment	08/08/2024	25/06/2025	1	1	321	321	N/A	N	N/A	N/A	6/01/2025	N/A	N/A	N/A	N	N/A
7	290.1	1006345674	HOME LOAN	01/06/2018	17/05/2024	Overcommitment	07/06/2024	07/03/2025	1	1	273	273	N/A	N	N/A	N/A	7/03/2025	N/A	N/A	N/A	N	N/A
8	292	1008168021	CREDIT CARD	07/10/2013	11/06/2024	Unemployment	02/07/2024	25/06/2025	1	1	358	358	N/A	N	N/A	N/A	3/05/2025	N/A	N/A	N/A	N	N/A
9	523.2	1009241381	CREDIT CARD	29/10/2019	17/11/2023	Other	08/12/2023	13/03/2025	1	1	461	461	N/A	N	N/A	N/A	17/03/2025	N/A	N/A	N/A	N	N/A
10	293	1010054501	CREDIT CARD	24/04/2017	16/05/2024	Overcommitment	06/06/2024	28/02/2025	1	1	267	267	N/A	N	N/A	N/A	28/02/2025	N/A	N/A	N/A	N	N/A
11	294.1	1010240312	HOME LOAN	27/05/2020	09/06/2024	Overcommitment	30/06/2024	25/06/2025	1	2	360	720	N/A	N	N/A	N/A	10/12/2024	N/A	N/A	N/A	N	N/A
12	294.2	1010240312	CREDIT CARD	27/05/2021	09/06/2024	Overcommitment	30/06/2024	25/06/2025					N/A	N	N/A	N/A	10/12/2024	N/A	N/A	N/A	N	N/A
13	341	1010286600	HOME LOAN	31/08/2022	27/08/2024	Bereavement	23/10/2024	03/10/2024	1	1	15	15	2/10/2024	N	N/A	N/A	14/02/2025	N/A	N/A	N/A	N	N/A
14	295	1010397620	CREDIT CARD	15/02/2019	20/03/2024	Overcommitment	10/04/2024	27/05/2025	1	1	412	412	N/A	N	N/A	N/A	10/12/2024	N/A	N/A	N/A	N	N/A
15	297	1011322758	CREDIT CARD	17/03/2017	08/04/2024	Overcommitment	29/04/2024	24/01/2025	1	1	270	270	N/A	N	N/A	N/A	24/01/2025	N/A	N/A	N/A	N	N/A
16	524	1011929811	HOME LOAN	29/05/2018	8/05/2023	Separation, Medical	29/05/2023	5/08/2023	1	1	68	68	N/A	N	N/A	N/A	28/02/2025	N/A	N/A	N/A	N	N/A
17	300	1012206862	HOME LOAN	18/09/2023	28/02/2024	Reduced income	20/03/2024	28/03/2025	1	1	373	373	N/A	N	N/A	N/A	28/03/2025	N/A	N/A	N/A	N	N/A
18	301	1012484325	HOME LOAN	22/08/2023	12/06/2024	Not disclosed by customer	03/07/2024	25/06/2025	1	1	357	357	N/A	N	N/A	N/A	12/11/2024	N/A	N/A	N/A	N	N/A
19	2.1	1012542833	CREDIT CARD	24/11/2014	29/05/2024	Not disclosed by customer	19/06/2024	25/06/2025	1	3	371	1113	N/A	N	N/A	N/A	27/03/2025	N/A	N/A	N/A	N	N/A
20	2.2	1012542833	HOME LOAN	03/07/2023	29/05/2024	Not disclosed by customer	19/06/2024	25/06/2025					N/A	N	N/A	N/A	27/03/2025	N/A	N/A	N/A	N	N/A
21	2.3	1012542833	HOME LOAN	09/09/2022	29/05/2024	Not disclosed by customer	19/06/2024	25/06/2025					N/A	N	N/A	N/A	27/03/2025	N/A	N/A	N/A	N	N/A
22	526	1012943492	HOME LOAN	26/11/2021	16/02/2023	Overcommitment	09/03/2023	25/06/2025	1	1	839	839	N/A	N	N/A	N/A	18/12/2024	N/A	N/A	N/A	N	N/A
23	527.2	1013051059	CREDIT CARD	5/04/2018	14/12/2022	Unemployment , Medical	04/01/2023	13/02/2025	1	1	771	771	N/A	N	N/A	N/A	13/02/2025	N/A	N/A	N/A	N	N/A
24	343.1	2000461621	HOME LOAN	23/06/2022	19/07/2024	Not disclosed by customer	09/08/2024	25/06/2025	1	3	320	960	N/A	N	N/A	N/A	11/12/2024	N/A	N/A	N/A	N	N/A
25	343.2	2000461621	HOME LOAN	24/03/2022	19/07/2024	Not disclosed by customer	09/08/2024	25/06/2025					N/A	N	N/A	N/A	11/12/2024	N/A	N/A	N/A	N	N/A
26	343.3	2000461621	HOME LOAN	31/08/2022	19/07/2024	Not disclosed by customer	09/08/2024	25/06/2025					N/A	N	N/A	N/A	11/12/2024	N/A	N/A	N/A	N	N/A
27	528	2000873795	CREDIT CARD	30/03/2015	4/07/2022	Medical	25/07/2022	15/01/2025	1	1	905	905	N/A	N	N/A	N/A	15/01/2025	30/08/2024	15/10/2024	N/A	Y	Account outsourced 29/01/2025 to ARMA
28	529	2001203968	CREDIT CARD	29/09/2021	4/11/2022	Not disclosed by customer	25/11/2022	18/02/2025	1	1	816	816	N/A	N	N/A	N/A	18/02/2025	N/A	N/A	N/A	N	N/A
29	588.1	2001235744	HOME LOAN	06/05/2016	09/02/2023	Overcommitment	02/03/2023	03/07/2025	1	2	854	1708	N/A	N	N/A	N/A	28/01/2025	N/A	N/A	N/A	N	N/A
30	588.2	2001235744	CREDIT CARD	22/05/2018	09/02/2023	Overcommitment	02/03/2023	03/07/2025					N/A	N	N/A	N/A	28/01/2025	N/A	N/A	N/A	N	N/A
31	530	2001411674	CREDIT CARD	04/02/2022	25/08/2023	Overcommitment, Unemploymer	15/09/2023	28/03/2024	1	1	195	195	N/A	Y	$15 worth of fees reversed for customer's savings account DDA [REDACTED] as good will gesture	$ 15.00	21/02/2025	N/A	N/A	N/A	N	N/A
32	345	2001528986	PERSONAL LOAN	25/03/2019	01/07/2024	Unemployment	22/07/2024	19/03/2025	1	1	240	240	N/A	Y	Debt recalled from Mrs 21/12/2024.Outstanding debt waived in full as customer disengaged and balance relatively low + acount charged off. Repayment history information for july 2024 amended.	$ 4,455.18	19/03/2025	6/04/2024	31/05/2024	N/A	Y	Account outsourced 28/08/2024 to RS. Amount is 4455.18 due to disengagement. Account has been recalled by ANZ 21/12/2024
33	306	2002121989	HOME LOAN	17/01/2022	01/03/2024	Overcommitment	22/03/2024	25/06/2025	1	1	460	460	N/A	N	N/A	N/A	27/12/2024	N/A	N/A	N/A	N	N/A
34	307	2002176181	CREDIT CARD	15/10/2018	06/04/2024	Not disclosed by customer	27/04/2024	15/01/2025	1	1	263	263	N/A	N	N/A	N/A	15/01/2025	7/06/2025	N/A	N/A	N	N/A
35	348	2002421865	CREDIT CARD	03/08/2022	17/09/2024	Other	08/10/2024	24/02/2025	1	1	139	139	N/A	N	N/A	N/A	24/02/2025	N/A	N/A	N/A	N	N/A
36	531	2002815505	PERSONAL LOAN	18/07/2017	6/05/2023	Overcommitment	27/05/2023	25/06/2025	1	1	760	760	N/A	N	N/A	N/A	17/12/2024	N/A	N/A	N/A	N	N/A
37	532	2002815546	CREDIT CARD	17/09/2014	30/12/2022	Overcommitment	20/01/2023	25/06/2025	1	1	887	887	N/A	N	N/A	N/A	5/03/2025	N/A	N/A	N/A	N	N/A
38	350	2002850423	PERSONAL LOAN	21/09/2022	23/06/2024	Not disclosed by customer	14/07/2024	22/01/2025	1	1	192	192	N/A	N	N/A	N/A	22/01/2025	N/A	N/A	N/A	N	N/A
39	309	2002886323	CREDIT CARD	30/09/2022	12/02/2024	Overcommitment	04/03/2024	10/02/2025	1	1	343	343	N/A	N	N/A	N/A	10/02/2025	N/A	N/A	N/A	N	N/A
40	310.1	2003068518	PERSONAL LOAN	07/02/2019	12/04/2024	Reduced income	03/05/2024	25/06/2025	1	2	418	836	N/A	N	N/A	N/A	10/12/2024	N/A	N/A	N/A	N	N/A
41	310.2	2003068518	CREDIT CARD	07/02/2018	12/04/2024	Reduced income	03/05/2024	25/06/2025					N/A	N	N/A	N/A	10/12/2024	N/A	N/A	N/A	N	N/A
42	351	2003270263	OVERDRAFT	17/11/2015	15/07/2024	Unemployment	05/08/2024	25/06/2025	1	1	324	324	N/A	Y	Fees reversal - x9 $6 fee from June 2024 to 03/03/2025	$ 54.00	27/03/2025	N/A	N/A	N/A	N	N/A
43	313	2003515257	CREDIT CARD	09/01/2017	27/02/2024	Overcommitment	19/03/2024	25/06/2025	1	1	463	463	N/A	N	N/A	N/A	6/03/2025	N/A	N/A	N/A	N	N/A
44	533.1	2003560058	PERSONAL LOAN	9/09/2019	14/11/2023	Not disclosed by customer	05/12/2023	7/03/2025	1	3	462	1382	N/A	Y	Interest and Fees reversed for period of November 2023 - January 2024 for ILS x [REDACTED] and PCA x [REDACTED] Breakdown: ILS x [REDACTED] - $208.60 Refunded to savings account [REDACTED] as loan was closed, PCA x [REDACTED]- $30.46,	$ 208.60	11/03/2025	13/01/2024	N/A	N/A	N	N/A
45	533.2	2003560058	CREDIT CARD	20/06/2014	14/11/2023	Not disclosed by customer	05/12/2023	11/03/2025					N/A	Y	Interest and Fees reversed for period of November 2023 - January 2024 for ILS x [REDACTED] and PCA x [REDACTED] Breakdown: ILS x [REDACTED] - $208.60, PCA x [REDACTED]- $30.46,	$ 30.46	11/03/2025	N/A	N/A	N/A	N	N/A
46	533.3	2003560058	CREDIT CARD	23/10/2020	14/11/2023	Not disclosed by customer	05/12/2023	11/03/2025					N/A	N	N/A	N/A	11/03/2025	N/A	N/A	N/A	N	N/A
47	353.1	2003739777	HOME LOAN	04/07/2013	27/06/2024	Business downturn or failure	18/07/2024	23/07/2024	1	3	5	15	N/A	N	N/A	N/A	9/12/2024	N/A	N/A	N/A	N	N/A

SCHEDULE

		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U
Row	Count	Customer ID	Type of credit contract	Date of credit contract	Date of hardship notice	Reason for hardship notice	Date notice of decision was due	Date notice of decision was given	Minimum number of section 72(4) contraventions	Maximum number of section 72(4) contraventions	Minimum number of section 175A contraventions	Maximum number of section 175A contraventions	Date customer made a complaint in relation to hardship notice (if applicable)	Did ANZ identify any financial or non-financial loss suffered by the customer (Y/N)?	Details of remediation provided by ANZ (if applicable)	Amount of financial remediation to customer (if applicable)	Date of remediation	Date of any default notice issued by ANZ	Date of any demand notice issued by ANZ	Date of any bankruptcy filing by customer	Was the customer referred by ANZ to an external debt collection agency?	Details of any referral to external debt collection agency by ANZ.
48	353.2	2003739777	HOME LOAN	04/07/2013	27/06/2024	Business downturn or failure	18/07/2024	23/07/2024					N/A	N	N/A	N/A	9/12/2024	4/02/2025	N/A	N/A	N	N/A
49	353.3	2003739777	HOME LOAN	04/07/2013	27/06/2024	Business downturn or failure	18/07/2024	23/07/2024					N/A	N	N/A	N/A	9/12/2024	N/A	N/A	N/A	N	N/A
50	354	2004355346	PERSONAL LOAN	05/06/2019	13/08/2024	Overcommitment	03/09/2024	25/06/2025	1	1	295	295	N/A	N	N/A	N/A	27/03/2025	N/A	N/A	N/A	N	Debt sold to Credit Corp on 16/05/2025
51	356.2	2004569704	INVESTMENT LOAN	20/06/2023	07/07/2024	Not disclosed by customer	28/07/2024	25/06/2025	1	4	332	1328	N/A	N	N/A	N/A	18/12/2024	N/A	N/A	N/A	N	N/A
52	356.3	2004569704	HOME LOAN	21/08/2019	07/07/2024	Not disclosed by customer	28/07/2024	25/06/2025					N/A	N	N/A	N/A	19/12/2024	N/A	N/A	N/A	N	N/A
53	356.4	2004569704	HOME LOAN	21/08/2019	07/07/2024	Not disclosed by customer	28/07/2024	25/06/2025					N/A	N	N/A	N/A	20/12/2024	N/A	N/A	N/A	N	N/A
54	356.5	2004569704	HOME LOAN	30/08/2018	07/07/2024	Not disclosed by customer	28/07/2024	25/06/2025					N/A	N	N/A	N/A	17/12/2024	N/A	N/A	N/A	N	N/A
55	357	2004768530	OVERDRAFT	17/12/2014	09/06/2024	Not disclosed by customer	30/06/2024	25/06/2025	1	1	360	360	N/A	N	N/A	N/A	13/01/2025	N/A	N/A	N/A	N	N/A
56	318	2004969549	HOME LOAN	10/11/2020	07/05/2024	Medical	28/05/2024	25/06/2025	1	1	393	393	N/A	N	N/A	N/A	12/12/2024	N/A	N/A	N/A	N	N/A
57	319	2005218399	HOME LOAN	16/01/2008	03/05/2024	Unemployment	24/05/2024	25/06/2025	1	1	397	397	N/A	N	N/A	N/A	3/03/2025	N/A	N/A	N/A	N	N/A
58	361.3	2005366106	HOME LOAN	29/09/2017	12/07/2024	Reduced Income	02/08/2024	25/06/2025	1	1	327	327	N/A	N	N/A	N/A	11/12/2024	N/A	N/A	N/A	N	N/A
59	534.3	2005385880	HOME LOAN	6/07/2020	22/02/2023	Overcommitment	15/03/2023	25/06/2025	1	1	833	833	N/A	N	N/A	N/A	13/12/2024	N/A	N/A	N/A	N	N/A
60	362.1	2005713397	HOME LOAN	16/11/2017	28/06/2024	Not disclosed by customer	19/07/2024	12/02/2025	1	2	208	416	N/A	N	N/A	N/A	12/02/2025	N/A	N/A	N/A	N	N/A
61	362.2	2005713397	HOME LOAN	16/11/2017	28/06/2024	Not disclosed by customer	19/07/2024	12/02/2025					N/A	N	N/A	N/A	12/02/2025	N/A	N/A	N/A	N	N/A
62	535	2005999254	HOME LOAN	19/11/2021	7/11/2023	Not disclosed by customer	28/11/2023	25/06/2025	1	1	575	575	N/A	N	N/A	N/A	5/03/2025	N/A	N/A	N/A	N	N/A
63	3.2	2006350996	HOME LOAN	15/01/2016	15/06/2024	Not disclosed by customer	06/07/2024	10/02/2025	1	2	219	438	N/A	N	N/A	N/A	10/02/2025	N/A	N/A	N/A	N	N/A
64	3.3	2006350996	OVERDRAFT	18/02/2016	15/06/2024	Not disclosed by customer	06/07/2024	10/02/2025					N/A	N	N/A	N/A	10/02/2025	N/A	N/A	N/A	N	N/A
65	590	2006427685	HOME LOAN	08/03/2022	08/11/2023	Overcommitment	29/11/2023	03/07/2025	1	1	582	582	N/A	N	N/A	N/A	5/02/2025	N/A	N/A	N/A	N	N/A
66	365	2007625995	CREDIT CARD	28/07/2021	20/08/2024	Unemployment	10/09/2024	25/06/2025	1	1	288	288	N/A	Y	Annual card fee reversed as good will gesture	$ 320.00	25/02/2025	N/A	N/A	N/A	N	N/A
67	7.1	2008880741	HOME LOAN	22/12/2015	14/02/2024	Not disclosed by customer	06/03/2024	25/06/2025	1	3	476	1428	N/A	N	N/A	N/A	13/12/2024	N/A	N/A	N/A	N	N/A
68	7.2	2008880741	HOME LOAN	22/12/2015	14/02/2024	Not disclosed by customer	06/03/2024	25/06/2025					N/A	N	N/A	N/A	13/12/2024	N/A	N/A	N/A	N	N/A
69	7.3	2008880741	HOME LOAN	26/04/2016	14/02/2024	Not disclosed by customer	06/03/2024	25/06/2025					N/A	N	N/A	N/A	13/12/2024	N/A	N/A	N/A	N	N/A
70	8.1	2008913686	HOME LOAN	30/11/2021	02/05/2024	Medical, Reduced Income	23/05/2024	25/06/2025	1	2	398	796	N/A	N	N/A	N/A	19/02/2025	30/05/2024	N/A	N/A	N	N/A
71	8.2	2008913686	HOME LOAN	17/12/2021	02/05/2024	Medical, Reduced Income	23/05/2024	25/06/2025					N/A	N	N/A	N/A	19/02/2025	30/05/2024	N/A	N/A	N	N/A
72	9	2009373802	CREDIT CARD	20/03/2024	23/05/2024	Medical	13/06/2024	23/08/2024	1	1	71	71	N/A	N	N/A	N/A	10/01/2025	7/09/2024	23/10/2024	N/A	Y	Account outsourced to ARMA on 19/02/2025. Amount: $ $2,445.03 Reason: Default Notice and Demand Notice sent then expired as customer remained disengaged.
73	536.1	4009466700	CREDIT CARD	09/08/2021	8/10/2022	Unemployment	29/10/2022	31/01/2025	1	2	825	1650	N/A	N	N/A	N/A	31/01/2025	N/A	N/A	N/A	N	N/A
74	536.2	4009466700	CREDIT CARD	09/08/2021	8/10/2022	Unemployment	29/10/2022	31/01/2025					N/A	N	N/A	N/A	31/01/2025	N/A	N/A	N/A	N	N/A
75	591	4009559550	HOME LOAN	26/06/2008	23/11/2023	Not disclosed by customer	14/12/2023	03/07/2025	1	1	567	567	N/A	N	N/A	N/A	16/12/2024	N/A	N/A	N/A	N	N/A
76	367.2	4009896282	OVERDRAFT	25/03/2015	20/08/2024	Medical	10/09/2024	17/01/2025	1	1	129	129	N/A	N	N/A	N/A	17/01/2025	N/A	N/A	N/A	N	N/A
77	11.1	4009932306	HOME LOAN	24/01/2022	29/05/2024	Overcommitment	19/06/2024	07/02/2025	1	2	233	466	N/A	N	N/A	N/A	7/02/2025	N/A	N/A	N/A	N	N/A
78	11.2	4009932306	HOME LOAN	24/01/2022	29/05/2024	Overcommitment	19/06/2024	07/02/2025					N/A	N	N/A	N/A	7/02/2025	N/A	N/A	N/A	N	N/A
79	12.1	4010026383	HOME LOAN	30/09/2004	16/02/2024	Not disclosed by customer	08/03/2024	05/02/2025	1	3	334	1002	N/A	N	N/A	N/A	5/02/2025	N/A	N/A	N/A	N	N/A
80	12.2	4010026383	HOME LOAN	16/04/2007	16/02/2024	Not disclosed by customer	08/03/2024	05/02/2025					N/A	N	N/A	N/A	5/02/2025	N/A	N/A	N/A	N	N/A
81	12.3	4010026383	INVESTMENT LOAN	22/12/2017	16/02/2024	Not disclosed by customer	08/03/2024	05/02/2025					N/A	N	N/A	N/A	5/02/2025	N/A	N/A	N/A	N	N/A
82	14.2	4010057627	HOME LOAN	28/11/2017	07/06/2024	Overcommitment	28/06/2024	25/06/2025	1	1	362	362	N/A	N	N/A	N/A	16/02/2025	N/A	N/A	N/A	N	N/A
83	15.1	4010144552	CREDIT CARD	20/11/2017	11/06/2024	Unemployment	02/07/2024	10/02/2025	1	2	223	446	N/A	N	N/A	N/A	10/02/2025	N/A	N/A	N/A	N	N/A
84	15.2	4010144552	HOME LOAN	27/11/2018	11/06/2024	Unemployment	02/07/2024	10/02/2025					N/A	N	N/A	N/A	10/02/2025	N/A	N/A	N/A	N	N/A
85	16.2	4010150048	HOME LOAN	04/11/2015	14/03/2024	Medical	04/04/2024	11/02/2025	1	1	313	313	N/A	N	N/A	N/A	11/02/2025	N/A	N/A	N/A	N	N/A
86	368.2	4010158353	HOME LOAN	15/03/2010	01/07/2024	Unemployment	22/07/2024	12/02/2025	1	1	205	205	N/A	N	N/A	N/A	12/02/2025	N/A	N/A	N/A	N	N/A
87	369	4010173116	HOME LOAN	06/07/2023	25/07/2024	Overcommitment	15/08/2024	11/10/2024	1	1	57	57	N/A	N	N/A	N/A	17/02/2025	N/A	N/A	N/A	N	N/A
88	17	4010188471	HOME LOAN	20/07/2015	17/04/2024	Unemployment	08/05/2024	25/06/2025	1	1	413	413	N/A	N	N/A	N/A	6/01/2025	N/A	N/A	N/A	N	N/A
89	370.1	4010194990	CREDIT CARD	11/12/2017	23/08/2024	Unemployment	14/01/2025	05/02/2025	1	1	117	117	N/A	N	N/A	N/A	6/03/2025	6/03/2025	11/06/2025	N/A	N	N/A
90	371	4010207664	OVERDRAFT	09/01/2017	30/08/2024	Not disclosed by customer	20/09/2024	09/10/2024	1	1	19	19	N/A	N	N/A	N/A	17/02/2025	N/A	N/A	N/A	N	N/A
91	538.1	4010239985	PERSONAL LOAN	31/12/2021	30/04/2023	Reduced Income	21/05/2023	25/06/2025	1	2	766	1532	N/A	Y	Fee reversal for DDA [REDACTED]	$ 10.07	5/03/2025	N/A	N/A	N/A	N	N/A
92	538.2	4010239985	CREDIT CARD	25/08/2021	30/04/2023	Redcued Income	21/05/2023	25/06/2025					N/A	N	N/A	N/A	5/03/2025	N/A	N/A	N/A	N	N/A
93	539	4010273783	CREDIT CARD	7/03/2016	22/05/2023	Not disclosed by customer	12/06/2023	18/03/2025	1	1	645	645	N/A	Y	Consumer Credit Report updated for May 2023 to July 2023.	N/A	18/03/2025	23/04/2025	N/A	N/A	N	N/A
94	374.2	4010710348	HOME LOAN	05/11/2015	26/07/2024	Medical	16/08/2024	25/06/2025	1	2	313	626	N/A	N	N/A	N/A	27/03/2025	N/A	N/A	N/A	N	N/A
95	374.3	4010710348	OVERDRAFT	04/03/2022	26/07/2024	Medical	16/08/2024	25/06/2025					N/A	N	N/A	N/A	27/03/2025	N/A	N/A	N/A	N	N/A
96	375.2	4010771661	OVERDRAFT	07/09/2017	05/08/2024	Medical , Unemployment	26/08/2024	18/02/2025	1	1	176	176	N/A	N	N/A	N/A	18/02/2025	N/A	N/A	N/A	N	N/A
97	19.1	4010797526	CREDIT CARD	10/11/2017	26/04/2024	Not disclosed by customer	17/05/2024	20/01/2025	1	3	248	744	N/A	N	N/A	N/A	20/01/2025	N/A	N/A	N/A	N	N/A
98	19.2	4010797526	PERSONAL LOAN	23/04/2018	26/04/2024	Not disclosed by customer	17/05/2024	20/01/2025					N/A	N	N/A	N/A	20/01/2025	N/A	31/03/2025	N/A	N	N/A
99	19.3	4010797526	OVERDRAFT	10/08/2017	26/04/2024	Not disclosed by customer	17/05/2024	20/01/2025					N/A	N	N/A	N/A	20/01/2025	N/A	N/A	N/A	N	N/A
100	376.2	4010806930	HOME LOAN	14/09/2018	19/07/2024	Reduced Income	09/08/2024	07/02/2025	1	2	182	364	N/A	N	N/A	N/A	7/02/2025	N/A	N/A	N/A	N	N/A
101	376.3	4010806930	HOME LOAN	13/10/2008	19/07/2024	Reduced Income	09/08/2024	07/02/2025					N/A	N	N/A	N/A	7/02/2025	N/A	N/A	N/A	N	N/A
102	20	4010962599	CREDIT CARD	05/08/2022	14/06/2024	Medical	05/07/2024	26/07/2024	1	1	21	21	N/A	N	N/A	N/A	17/02/2025	N/A	N/A	N/A	N	N/A
103	21.1	4011001692	CREDIT CARD	04/03/2021	02/04/2024	Not disclosed by customer	23/04/2024	25/06/2025	1	3	428	1284	19/12/2024	N	N/A	N/A	19/12/2024	N/A	N/A	N/A	N	N/A
104	21.2	4011001692	HOME LOAN	04/03/2021	02/04/2024	Not disclosed by customer	23/04/2024	25/06/2025					19/12/2024	N	N/A	N/A	19/12/2024	N/A	N/A	N/A	N	N/A
105	21.3	4011001692	HOME LOAN	04/03/2021	02/04/2024	Not disclosed by customer	23/04/2024	25/06/2025					19/12/2024	N	N/A	N/A	19/12/2024	N/A	N/A	N/A	N	N/A
106	378.1	4011008349	CREDIT CARD	13/10/2016	27/06/2024	Not disclosed by customer	18/07/2024	23/09/2024	1	2	67	134	N/A	N	N/A	N/A	17/02/2025	N/A	N/A	N/A	N	N/A
107	378.2	4011008349	HOME LOAN	26/08/2013	27/06/2024	Not disclosed by customer	18/07/2024	23/09/2024					N/A	N	N/A	N/A	17/02/2025	N/A	N/A	N/A	N	N/A
108	380.1	4011078232	CREDIT CARD	29/01/2019	26/07/2024	Other	16/08/2024	07/02/2025	1	3	175	525	N/A	N	N/A	N/A	7/02/2025	18/02/2025	N/A	N/A	N	N/A
109	380.2	4011078232	HOME LOAN	30/06/2021	26/07/2024	Other	16/08/2024	07/02/2025					N/A	N	N/A	N/A	7/02/2025	N/A	N/A	N/A	N	N/A
110	380.3	4011078232	HOME LOAN	30/06/2021	26/07/2024	Other	16/08/2024	07/02/2025					N/A	N	N/A	N/A	7/02/2025	N/A	N/A	N/A	N	N/A
111	22	4011084760	CREDIT CARD	18/12/2019	01/06/2024	Not disclosed by customer	22/06/2024	30/06/2025	1	1	373	373	N/A	N	N/A	N/A	20/03/2025	N/A	N/A	N/A	N	N/A
112	540	4011156654	HOME LOAN	28/10/2015	10/03/2023	Overcommitment	31/03/2023	19/03/2025	1	1	719	719	N/A	Y	Consumer credit report updated for April 2023 & May 2023 (Corrections requested / done on March 2025 , that time March 2023 reporting will eventually fall off by end of month therefore no correction was done for March 2023	N/A	19/03/2025	N/A	N/A	N/A	N	N/A
113	381	4011176075	OVERDRAFT	20/06/2013	17/09/2024	Not disclosed by customer	08/10/2024	25/06/2025	1	1	260	260	N/A	N	N/A	N/A	14/02/2025	N/A	N/A	N/A	N	N/A
114	541.2	4011201949	HOME LOAN	21/05/2021	20/11/2023	Overcommitment	11/12/2023	25/06/2025	1	1	562	562	N/A	N	N/A	N/A	25/02/2025	N/A	N/A	N/A	N	N/A
115	25.2	4011243539	HOME LOAN	06/02/2015	10/06/2024	Overcommitment, Business Dow	01/07/2024	13/11/2024	1	1	135	135	N/A	N	N/A	N/A	21/01/2025	N/A	N/A	N/A	N	N/A
116	382	4011512683	HOME LOAN	05/05/2006	27/07/2024	Not disclosed by customer	17/08/2024	25/06/2025	1	1	312	312	N/A	N	N/A	N/A	20/12/2024	N/A	N/A	N/A	N	N/A

SCHEDULE

Row	Count	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U
Row	Count	Customer ID	Type of credit contract	Date of credit contract	Date of hardship notice	Reason for hardship notice	Date notice of decision was due	Date notice of decision was given	Minimum number of section 72(4) contraventions	Maximum number of section 72(4) contraventions	Minimum number of section 175A contraventions	Maximum number of section 175A contraventions	Date customer made a complaint in relation to hardship notice (if applicable)	Did ANZ identify any financial or non-financial loss suffered by the customer (Y/N)?	Details of remediation provided by ANZ (if applicable)	Amount of financial remediation to customer (if applicable)	Date of remediation	Date of any default notice issued by ANZ	Date of any demand notice issued by ANZ	Date of any bankruptcy filing by customer	Was the customer referred by ANZ to an external debt collection agency?	Details of any referral to external debt collection agency by ANZ.
117	383	4011513351	HOME LOAN	15/04/2021	24/07/2024	Not disclosed by customer	14/08/2024	25/06/2025	1	1	315	315	N/A	N	N/A	N/A	18/02/2025	N/A	N/A	N/A	N	N/A
118	592.1	4011602950	HOME LOAN	22/06/2022	31/10/2023	Overcommitment	21/11/2023	03/07/2025	1	3	590	1770	N/A	N	N/A	N/A	22/01/2025	N/A	N/A	N/A	N	N/A
119	592.2	4011602950	HOME LOAN	22/06/2022	31/10/2023	Overcommitment	21/11/2023	03/07/2025					N/A	N	N/A	N/A	22/01/2025	N/A	N/A	N/A	N	N/A
120	592.3	4011602950	HOME LOAN	22/06/2022	31/10/2023	Overcommitment	21/11/2023	03/07/2025					N/A	N	N/A	N/A	22/01/2025	N/A	N/A	N/A	N	N/A
121	385.2	4011816080	HOME LOAN	07/01/2022	30/07/2024	Business downturn or failure	20/08/2024	30/10/2024	1	5	71	355	N/A	N	N/A	N/A	4/03/2025	N/A	N/A	N/A	N	N/A
122	385.3	4011816080	HOME LOAN	09/05/2023	30/07/2024	Business downturn or failure	20/08/2024	30/10/2024					N/A	N	N/A	N/A	4/03/2025	N/A	N/A	N/A	N	N/A
123	385.4	4011816080	HOME LOAN	09/05/2023	30/07/2024	Business downturn or failure	20/08/2024	30/10/2024					N/A	N	N/A	N/A	4/03/2025	N/A	N/A	N/A	N	N/A
124	385.5	4011816080	HOME LOAN	09/05/2023	30/07/2024	Business downturn or failure	20/08/2024	30/10/2024					N/A	N	N/A	N/A	4/03/2025	N/A	N/A	N/A	N	N/A
125	385.6	4011816080	HOME LOAN	09/05/2023	30/07/2024	Business downturn or failure	20/08/2024	30/10/2024					N/A	N	N/A	N/A	4/03/2025	N/A	N/A	N/A	N	N/A
126	542.1	4011854228	PERSONAL LOAN	14/06/2022	7/06/2023	Not disclosed by customer	28/06/2023	25/06/2025	1	2	728	1456	21/01/2025	N	N/A	N/A	11/03/2025	N/A	N/A	N/A	N	N/A
127	542.2	4011854228	CREDIT CARD	5/05/2017	7/06/2023	Not disclosed by customer	28/06/2023	25/06/2025					21/01/2025	N	N/A	N/A	11/03/2025	N/A	N/A	N/A	N	N/A
128	386.2	4011968136	HOME LOAN	22/10/2014	23/07/2024	Not disclosed by customer	13/08/2024	20/11/2024	1	2	99	198	N/A	N	N/A	N/A	11/03/2025	N/A	N/A	N/A	N	N/A
129	386.3	4011968136	HOME LOAN	14/10/2014	23/07/2024	Not disclosed by customer	13/08/2024	20/11/2024					N/A	N	N/A	N/A	11/03/2025	N/A	N/A	N/A	N	N/A
130	28	4012063919	CREDIT CARD	04/09/2018	07/03/2024	Other personal circumstances	28/03/2024	28/02/2025	1	1	337	337	N/A	N	N/A	N/A	14/03/2025	19/04/2024	5/06/2024	N/A	Y	Account outsourced to ARMA on 19/03/2025 Amount: $5,550.44 Reason: Default Notice and Demand notice sent then expired, customer remained disengaged
131	389.2	4012080039	OVERDRAFT	26/04/2017	30/08/2024	Not disclosed by customer	20/09/2024	25/06/2025	1	2	278	556	N/A	N	N/A	N/A	3/03/2025	N/A	N/A	N/A	N	N/A
132	389.3	4012080039	PERSONAL LOAN	04/08/2023	30/08/2024	Not disclosed by customer	20/09/2024	25/06/2025					N/A	N	N/A	N/A	3/03/2025	N/A	N/A	N/A	N	N/A
133	29	4012248280	CREDIT CARD	12/01/2017	03/04/2024	Not disclosed by customer	24/04/2024	17/03/2025	1	1	327	327	N/A	Y	CCR amended to reflect FHI for May 2024 due to the missed hardship trigger	N/A	17/03/2025	N/A	N/A	N/A	N	N/A
134	543	4012410325	PERSONAL LOAN	29/11/2022	1/01/2023	Unemployment	22/01/2023	9/05/2023	1	1	107	107	N/A	N	N/A	N/A	12/03/2025	N/A	N/A	N/A	N	N/A
135	30	4012479160	HOME LOAN	19/05/2023	12/03/2024	Not disclosed by customer	02/04/2024	25/06/2025	1	1	449	449	N/A	N	N/A	N/A	3/03/2025	N/A	N/A	N/A	N	N/A
136	31	4012543017	CREDIT CARD	19/11/2018	22/04/2024	Not disclosed by customer	13/05/2024	25/06/2025	1	1	408	408	N/A	N	N/A	N/A	5/03/2025	N/A	N/A	N/A	N	N/A
137	390.2	4012632663	PERSONAL LOAN	15/11/2021	08/07/2024	Not disclosed by customer	29/07/2024	31/07/2024	1	1	2	2	N/A	N	N/A	N/A	11/02/2025	29/05/2025	N/A	N/A	N	N/A
138	544.1	4012662198	PERSONAL LOAN	29/05/2018	7/06/2023	Overcommitment	28/06/2023	13/03/2025	1	1	624	624	N/A	N	N/A	N/A	17/03/2025	N/A	N/A	N/A	N	N/A
139	391.1	4012722122	PERSONAL LOAN	24/03/2022	13/09/2024	Overcommitment	04/10/2024	19/03/2025	1	1	166	166	N/A	Y	Fee reversal as good will gesture & comprehensive credit reporting correction for financial hardship information to be applied to May, Jun & Jul 2024. Hardship application was finalised by remediation staff. Hardship decline letter was not issued as letter from remediation was issued as per the remediation process	$ 90.00	19/03/2025	19/03/2025	6/05/2025	N/A	N	N/A
140	37.2	4013102485	HOME LOAN	28/04/2021	19/04/2024	Reduced Income	10/05/2024	29/10/2024	1	2	173	345	N/A	N	N/A	N/A	12/03/2025	N/A	N/A	N/A	N	N/A
141	37.3	4013102485	HOME LOAN	06/11/2017	19/04/2024	Reduced Income	10/05/2024	30/10/2024					N/A	N	N/A	N/A	12/03/2025	N/A	N/A	N/A	N	N/A
142	38	4013169558	HOME LOAN	22/01/2021	15/01/2024	Other	05/02/2024	25/06/2025	1	1	506	506	N/A	N	N/A	N/A	23/12/2024	N/A	N/A	N/A	N	N/A
143	393	4013185019	HOME LOAN	15/03/2022	28/06/2024	Not disclosed by customer	19/07/2024	18/02/2025	1	1	214	214	N/A	N	N/A	N/A	18/02/2025	N/A	N/A	N/A	N	N/A
144	39.1	4013289195	OVERDRAFT	30/12/2013	30/04/2024	Not disclosed by customer	21/05/2024	15/01/2025	1	2	239	478	N/A	Y	Three $6 Dishonour fees reversed as a good will gesture	$ 18.00	15/01/2025	N/A	N/A	N/A	N	N/A
145	39.2	4013289195	PERSONAL LOAN	01/05/2015	30/04/2024	Not disclosed by customer	21/05/2024	15/01/2025					N/A	N	N/A	N/A	15/01/2025	N/A	N/A	N/A	N	N/A
146	395	4013392943	CREDIT CARD	22/12/2021	09/08/2024	Unemployment	17/10/2024	02/10/2024	1	1	25	25	N/A	N	N/A	N/A	19/02/2025	11/10/2024	13/03/2025	N/A	Y	Account Outsourced to ARMA on 28/05/2025 due to disengagement , amount: $14,733.19
147	40	4013410739	CREDIT CARD	12/05/2014	18/03/2024	Medical	08/04/2024	07/03/2025	1	1	333	333	N/A	N	N/A	N/A	7/03/2025	N/A	N/A	N/A	N	N/A
148	41.1	4013547202	CREDIT CARD	01/07/2015	11/03/2024	Unemployment	01/04/2024	14/03/2025	1	2	347	694	N/A	N	N/A	N/A	17/03/2025	N/A	N/A	N/A	N	N/A
149	41.3	4013547202	PERSONAL LOAN	19/07/2022	11/03/2024	Unemployment	01/04/2024	14/03/2025					N/A	N	N/A	N/A	17/03/2025	N/A	N/A	N/A	N	N/A
150	593	4013624785	CREDIT CARD	04/05/2016	03/10/2023	Not disclosed by customer	24/10/2023	03/07/2025	1	1	618	618	N/A	N	N/A	N/A	6/03/2025	N/A	N/A	N/A	N	N/A
151	546	4013676713	HOME LOAN	23/07/2014	5/09/2023	Overcommitment	26/09/2023	17/09/2024	1	1	357	357	N/A	N	N/A	N/A	5/03/2025	N/A	N/A	N/A	N	N/A
152	547	4013689891	CREDIT CARD	1/04/2016	10/02/2023	Reduced Income	03/03/2023	11/03/2025	1	1	739	739	N/A	Y	Full Debt Waiver of $5,688.63 for Credit Card	$ 5,688.63	11/03/2025	17/02/2024	3/04/2024	N/A	N	N/A
153	42	4013691201	PERSONAL LOAN	29/07/2020	25/05/2024	Abuse	15/06/2024	31/01/2025	1	1	230	230	N/A	N	N/A	N/A	31/01/2025	N/A	N/A	N/A	N	N/A
154	548.1	4013893694	HOME LOAN	20/10/2020	8/11/2023	Not disclosed by customer	29/11/2023	12/02/2025	1	2	441	882	N/A	N	N/A	N/A	13/02/2025	N/A	N/A	N/A	N	N/A
155	548.2	4013893694	HOME LOAN	16/10/2015	8/11/2023	Not disclosed by customer	29/11/2023	12/02/2025					N/A	N	N/A	N/A	13/02/2025	N/A	N/A	N/A	N	N/A
156	396	4013975163	CREDIT CARD	29/05/2017	24/06/2024	Reduced Income	15/07/2024	22/01/2025	1	1	191	191	N/A	N	N/A	N/A	22/01/2025	N/A	N/A	N/A	N	N/A
157	397.2	4013997053	HOME LOAN	28/08/2015	27/07/2024	Not disclosed by customer	17/08/2024	25/06/2025	1	1	312	312	N/A	N	N/A	N/A	24/12/2024	N/A	N/A	N/A	N	N/A
158	43	4014048919	CREDIT CARD	04/09/2023	11/04/2024	Not disclosed by customer	02/05/2024	25/06/2025	1	1	419	419	N/A	N	N/A	N/A	14/03/2025	N/A	N/A	N/A	N	N/A
159	44	4014053247	CREDIT CARD	12/07/2018	11/06/2024	Overcommitment, Medical	02/07/2024	04/10/2024	1	1	94	94	N/A	Y	Credit reporting for the month of May and June 2024 amended to reflect hardship (FHI)	N/A	1/04/2025	24/05/2024	N/A	N/A	N	N/A
160	398.1	4014108654	CREDIT CARD	15/11/2013	14/08/2024	Reduced Income	04/09/2024	25/06/2025	1	4	294	1176	N/A	N	N/A	N/A	20/01/2025	N/A	N/A	N/A	N	N/A
161	398.2	4014108654	HOME LOAN	31/01/2020	14/08/2024	Reduced Income	04/09/2024	25/06/2025					N/A	N	N/A	N/A	20/01/2025	N/A	N/A	N/A	N	N/A
162	398.4	4014108654	HOME LOAN	15/12/2023	14/08/2024	Reduced Income	04/09/2024	25/06/2025					N/A	N	N/A	N/A	20/01/2025	N/A	N/A	N/A	N	N/A
163	398.5	4014108654	OVERDRAFT	10/09/2013	14/08/2024	Reduced Income	04/09/2024	25/06/2025					N/A	N	N/A	N/A	20/01/2025	N/A	N/A	N/A	N	N/A
164	45	4014120475	HOME LOAN	01/03/2019	22/05/2024	Other personal circumstances	17/07/2024	11/07/2024	1	1	7	7	N/A	N	N/A	N/A	19/02/2025	N/A	N/A	N/A	N	N/A
165	48	4014345174	OVERDRAFT	22/04/2014	23/03/2024	Not disclosed by customer	13/04/2024	25/06/2025	1	1	438	438	N/A	Y	Small balance write off processed as a part of our remediation actions as per convo with customer.	$ 751.59	25/05/2025	N/A	N/A	N/A	N	N/A
166	49.1	4014347009	CREDIT CARD	02/05/2018	25/03/2024	Medical	06/06/2024	20/05/2024	1	2	29	58	N/A	N	N/A	N/A	20/03/2025	N/A	N/A	N/A	N	N/A
167	49.2	4014347009	HOME LOAN	15/12/2017	25/03/2024	Medical	06/06/2024	20/05/2024					N/A	N	N/A	N/A	20/03/2025	N/A	N/A	N/A	N	N/A
168	399	4014389576	HOME LOAN	20/12/2023	22/08/2024	Business downturn or failure	12/09/2024	17/02/2025	1	1	158	158	N/A	N	N/A	N/A	17/02/2025	N/A	N/A	N/A	N	N/A
169	401.1	4014568033	HOME LOAN	24/05/2022	21/06/2024	Unemployment	12/07/2024	25/06/2025	1	2	348	696	N/A	N	N/A	N/A	31/12/2024	N/A	N/A	N/A	N	N/A
170	401.2	4014568033	HOME LOAN	14/12/2021	21/06/2024	Unemployment	12/07/2024	25/06/2025					N/A	N	N/A	N/A	31/12/2024	N/A	N/A	N/A	N	N/A
171	51	4014781525	CREDIT CARD	24/08/2023	26/02/2024	Not disclosed by customer	18/03/2024	25/06/2025	1	1	464	464	N/A	N	N/A	N/A	8/01/2025	N/A	N/A	N/A	N	N/A
172	52	4014798755	HOME LOAN	03/06/2024	04/06/2024	Not disclosed by customer	25/06/2024	25/06/2025	1	1	365	365	N/A	N	N/A	N/A	28/02/2025	N/A	N/A	N/A	N	N/A
173	403.1	4014805957	CREDIT CARD	10/03/2016	22/07/2024	Business downturn or failure	12/08/2024	25/06/2025	1	1	317	317	N/A	N	N/A	N/A	4/03/2024	N/A	N/A	N/A	N	N/A

SCHEDULE

Row	Count	Customer ID	Type of credit contract	Date of credit contract	Date of hardship notice	Reason for hardship notice	Date notice of decision was due	Date notice of decision was given	Minimum number of section 72(4) contraventions	Maximum number of section 72(4) contraventions	Minimum number of section 175A contraventions	Maximum number of section 175A contraventions	Date customer made a complaint in relation to hardship notice (if applicable)	Did ANZ identify any financial or non-financial loss suffered by the customer (Y/N)?	Details of remediation provided by ANZ (if applicable)	Amount of financial remediation to customer (if applicable)	Date of remediation	Date of any default notice issued by ANZ	Date of any demand notice issued by ANZ	Date of any bankruptcy filing by customer	Was the customer referred by ANZ to an external debt collection agency?	Details of any referral to external debt collection agency by ANZ.
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U
174	549	4014874265	CREDIT CARD	30/05/2018	15/02/2023	Overcommitment	08/03/2023	25/06/2025	1	1	840	840	N/A	N	N/A	N/A	13/01/2025	18/05/2023	4/07/2023	N/A	Y	Account has been recalled by ANZ 10/04/2024. Account outsourced 29/09/2023 to Collection House
175	54	4015073493	CREDIT CARD	07/10/2019	01/04/2024	Other personal circumstances	22/04/2024	25/03/2025	1	1	337	337	N/A	Y	Default listing that was applied June 2024 has been removed as a part of remediation actions, due to the missed hardship trigger. Note: full debt waived was offered, customer declined	N/A	9/04/2025	24/02/2024	10/04/2024	N/A	Y	Account sold to Pioneer on 16/05/2025 Amount: $ 3,370.60 Reason: Customer was offered full debt waiver 22/01/2025, customer did not consent to it. Default Notice and demand notice sent then expired, customer remained disengaged
176	55.2	4015305208	HOME LOAN	15/05/2017	06/06/2024	Overcommitment	27/06/2024	25/06/2025	1	1	363	363	N/A	N	N/A	N/A	7/01/2025	N/A	N/A	N/A	N	N/A
177	550	4015332495	CREDIT CARD	22/09/2021	2/10/2023	Overcommitment	23/10/2023	25/06/2025	1	1	611	611	N/A	N	N/A	N/A	21/01/2025	N/A	N/A	N/A	N	N/A
178	56	4015366581	CREDIT CARD	10/01/2019	09/03/2024	Medical	30/03/2024	25/06/2025	1	1	452	452	N/A	N	N/A	N/A	19/02/2025	N/A	29/02/2024	N/A	N	N/A
179	405	4015451943	CREDIT CARD	25/01/2022	08/07/2024	Not disclosed by customer	29/07/2024	25/06/2025	1	1	331	331	N/A	N	N/A	N/A	10/01/2025	N/A	N/A	N/A	N	N/A
180	407	4015533672	CREDIT CARD	13/12/2016	07/09/2024	Overcommitment	28/09/2024	09/10/2024	1	1	11	11	N/A	N	N/A	N/A	18/02/2025	N/A	N/A	N/A	N	N/A
181	57.1	4015597194	CREDIT CARD	03/09/2014	18/03/2024	Bereavement	08/04/2024	10/04/2024	1	2	4	6	N/A	N	N/A	N/A	23/01/2025	14/11/2024	24/01/2025	N/A	Y	Account outsourced to Baycorp on 02/04/2025. But then recalled 22/05/2025
182	57.2	4015597194	HOME LOAN	08/07/2014	18/03/2024	Bereavement	08/04/2024	12/04/2024					N/A	N	N/A	N/A	23/01/2025	9/02/2024	N/A	N/A	N	N/A
183	58.1	4015603044	HOME LOAN	10/03/2017	15/04/2024	Medical	06/05/2024	25/06/2025	1	3	415	1245	N/A	N	N/A	N/A	7/01/2025	N/A	N/A	N/A	N	N/A
184	58.2	4015603044	HOME LOAN	10/03/2017	15/04/2024	Medical	06/05/2024	25/06/2025					N/A	N	N/A	N/A	7/01/2025	N/A	N/A	N/A	N	N/A
185	58.3	4015603044	CREDIT CARD	20/03/2023	15/04/2024	Medical	06/05/2024	25/06/2025					N/A	N	N/A	N/A	7/01/2025	N/A	N/A	N/A	N	N/A
186	60.2	4015695102	PERSONAL LOAN	21/10/2022	11/05/2024	Other	01/06/2024	25/06/2025	1	1	389	389	N/A	N	N/A	N/A	20/02/2025	N/A	N/A	N/A	N	N/A
187	551.2	4016079252	HOME LOAN	1/03/2022	20/09/2023	Reduced Income	11/10/2023	25/06/2025	1	2	623	1246	N/A	N	N/A	N/A	4/03/2025	N/A	N/A	N/A	N	N/A
188	551.3	4016079252	PERSONAL LOAN	24/03/2022	20/09/2023	Reduced Income	11/10/2023	25/06/2025					N/A	N	N/A	N/A	4/03/2025	N/A	N/A	N/A	N	N/A
189	552.1	4016088199	CREDIT CARD	23/11/2016	21/03/2023	Medical, Overcommitments	11/04/2023	18/03/2025	1	2	707	724	N/A	N	N/A	N/A	24/03/2025	N/A	N/A	N/A	N	N/A
190	552.2	4016088199	CREDIT CARD	23/11/2016	21/03/2023	Medical, Overcommitments	11/04/2023	28/04/2023					N/A	N	N/A	N/A	24/03/2025	N/A	N/A	N/A	N	N/A
191	553	4016212850	OVERDRAFT	7/08/2013	25/05/2023	Separation	15/06/2023	25/06/2025	1	1	741	741	N/A	N	N/A	N/A	29/01/2025	N/A	N/A	N/A	N	N/A
192	61	4016222520	HOME LOAN	26/04/2022	14/05/2024	Not disclosed by customer	04/06/2024	25/06/2025	1	1	386	386	N/A	N	N/A	N/A	14/02/2025	N/A	N/A	N/A	N	N/A
193	62	4016229630	HOME LOAN	22/11/2023	12/06/2024	Not disclosed by customer	03/07/2024	25/06/2025	1	1	357	357	N/A	N	N/A	N/A	8/01/2025	N/A	N/A	N/A	N	N/A
194	409.1	4016257247	CREDIT CARD	26/04/2019	06/08/2024	Unemployment	27/08/2024	06/09/2024	1	2	10	20	N/A	N	N/A	N/A	17/01/2025	15/10/2024	N/A	4/04/2025	Y	Account outsourced to Bravure on 24/01/2025 due to disengagement. Amount: $2413.22
195	409.2	4016257247	PERSONAL LOAN	10/01/2020	06/08/2024	Unemployment	27/08/2024	06/09/2024					N/A	N	N/A	N/A	17/01/2025	27/07/2024	23/09/2024	4/04/2025	Y	Account outsourced to Bravure 24/01/2025 due to disengagement. Amount: $26,279.66
196	63.1	4016293424	HOME LOAN	03/05/2019	13/05/2024	Not disclosed by customer	03/06/2024	10/02/2025	1	2	252	504	N/A	N	N/A	N/A	10/02/2025	N/A	N/A	N/A	N	N/A
197	63.2	4016293424	CREDIT CARD	23/12/2016	13/05/2024	Not disclosed by customer	03/06/2024	10/02/2025					N/A	N	N/A	N/A	10/02/2025	N/A	N/A	N/A	N	N/A
198	554	4016331840	HOME LOAN	18/10/2022	13/02/2023	Reduced Income	06/03/2023	25/06/2025	1	1	842	842	N/A	N	N/A	N/A	3/03/2025	N/A	N/A	N/A	N	N/A
199	66	4016595600	CREDIT CARD	29/01/2015	21/02/2024	Other Personal Circumstances	13/03/2024	25/06/2025	1	1	469	469	N/A	N	N/A	N/A	8/01/2025	17/02/2024	N/A	N/A	N	N/A
200	556.1	4016662910	CREDIT CARD	8/04/2014	29/11/2023	Other	20/12/2023	31/01/2025	1	2	408	816	N/A	N	N/A	N/A	31/01/2025	N/A	N/A	N/A	N	N/A
201	556.2	4016662910	HOME LOAN	23/01/2009	29/11/2023	Other	20/12/2023	31/01/2025					N/A	N	N/A	N/A	31/01/2025	N/A	N/A	N/A	N	N/A
202	594.1	4016744603	HOME LOAN	08/12/2016	16/10/2023	Overcommitment	06/11/2023	03/07/2025	1	2	605	1210	N/A	N	N/A	N/A	24/01/2025	N/A	N/A	N/A	N	N/A
203	594.3	4016744603	CREDIT CARD	10/04/2013	16/10/2023	Overcommitment	06/11/2023	03/07/2025					N/A	N	N/A	N/A	24/01/2025	N/A	N/A	N/A	N	N/A
204	68	4016885690	PERSONAL LOAN	07/10/2015	31/05/2024	Other	21/06/2024	10/02/2025	1	1	234	234	N/A	N	N/A	N/A	10/02/2025	N/A	N/A	N/A	N	N/A
205	69	4016897274	CREDIT CARD	01/06/2023	26/04/2024	Not disclosed by customer	17/05/2024	28/03/2025	1	1	315	315	N/A	N	N/A	N/A	28/03/2025	N/A	N/A	N/A	N	N/A
206	70.1	4016923334	HOME LOAN	04/04/2022	15/04/2024	Not disclosed by customer	06/05/2024	10/02/2025	1	3	280	840	N/A	N	N/A	N/A	10/02/2025	N/A	N/A	N/A	N	N/A
207	70.2	4016923334	HOME LOAN	03/09/2020	15/04/2024	Not disclosed by customer	06/05/2024	10/02/2025					N/A	N	N/A	N/A	10/02/2025	N/A	N/A	N/A	N	N/A
208	70.3	4016923334	CREDIT CARD	07/08/2020	15/04/2024	Not disclosed by customer	06/05/2024	10/02/2025					N/A	N	N/A	N/A	10/02/2025	N/A	N/A	N/A	N	N/A
209	410.2	4016930060	HOME LOAN	12/04/2022	16/09/2024	Not disclosed by customer	07/10/2024	25/06/2025	1	1	261	261	N/A	N	N/A	N/A	19/03/2025	N/A	N/A	N/A	N	N/A
210	71	4016933479	CREDIT CARD	19/05/2022	16/02/2024	Not disclosed by customer	08/03/2024	25/06/2025	1	1	474	474	N/A	Y	Reversal of fees	$ 80.00	11/03/2025	16/05/2025	N/A	N/A	N	N/A
211	595	4016942057	HOME LOAN	05/10/2022	03/12/2023	Overcommitment	24/12/2023	03/07/2025	1	1	557	557	N/A	N	N/A	N/A	17/02/2025	N/A	N/A	N/A	N	N/A
212	72.1	4016976118	HOME LOAN	16/03/2022	13/02/2024	Other	05/03/2024	25/06/2025	1	4	477	1908	N/A	N	N/A	N/A	13/03/2025	N/A	N/A	N/A	N	N/A
213	72.2	4016976118	HOME LOAN	06/08/2021	13/02/2024	Other	05/03/2024	25/06/2025					N/A	N	N/A	N/A	13/03/2025	N/A	N/A	N/A	N	N/A
214	72.3	4016976118	HOME LOAN	16/03/2022	13/02/2024	Other	05/03/2024	25/06/2025					N/A	N	N/A	N/A	13/03/2025	N/A	N/A	N/A	N	N/A
215	72.4	4016976118	CREDIT CARD	27/01/2022	13/02/2024	Other	05/03/2024	25/06/2025					N/A	N	N/A	N/A	13/03/2025	N/A	N/A	N/A	N	N/A
216	411.2	4016986769	PERSONAL LOAN	01/06/2018	01/07/2024	Medical	22/07/2024	10/02/2025	1	1	203	203	N/A	N	N/A	N/A	10/02/2025	N/A	N/A	N/A	N	N/A
217	73.1	4016988113	PERSONAL LOAN	02/09/2015	13/04/2024	Other	04/05/2024	25/06/2025	1	2	417	834	N/A	N	N/A	N/A	27/02/2025	11/04/2024	N/A	25/05/2024	N	N/A
218	73.2	4016988113	CREDIT CARD	18/05/2015	13/04/2024	Other	04/05/2024	25/06/2025					N/A	N	N/A	N/A	27/02/2025	N/A	N/A	25/05/2024	N	N/A
219	557	4017027957	PERSONAL LOAN	26/10/2018	16/02/2023	Unemployment	09/03/2023	25/06/2025	1	1	839	839	N/A	N	N/A	N/A	24/03/2025	N/A	N/A	N/A	N	N/A
220	558	4017038219	HOME LOAN	5/10/2022	8/02/2023	Overcommitment	01/03/2023	7/02/2025	1	1	709	709	N/A	N	N/A	N/A	7/02/2025	N/A	N/A	N/A	N	N/A
221	559	4017066859	PERSONAL LOAN	21/09/2022	28/12/2022	Not disclosed by customer	18/01/2023	25/06/2025	1	1	889	889	N/A	N	N/A	N/A	9/01/2025	N/A	N/A	N/A	N	N/A
222	560.1	4017228008	INVESTMENT LOAN	12/06/2014	8/03/2023	Overcommitment	01/05/2023	13/04/2023	1	4	5	20	N/A	N	N/A	N/A	5/03/2025	N/A	N/A	N/A	N	N/A
223	560.2	4017228008	INVESTMENT LOAN	19/06/2014	8/03/2023	Overcommitment	01/05/2023	13/04/2023					N/A	N	N/A	N/A	5/03/2025	N/A	N/A	N/A	N	N/A
224	560.3	4017228008	HOME LOAN	24/05/2019	8/03/2023	Overcommitment	01/05/2023	13/04/2023					N/A	N	N/A	N/A	5/03/2025	N/A	N/A	N/A	N	N/A
225	560.4	4017228008	HOME LOAN	30/11/2021	8/03/2023	Overcommitment	01/05/2023	13/04/2023					N/A	N	N/A	N/A	5/03/2025	N/A	N/A	N/A	N	N/A
226	358	4017240058	CREDIT CARD	15/02/2016	08/07/2024	Not disclosed by customer	29/07/2024	15/01/2025	1	1	170	170	N/A	N	N/A	N/A	15/01/2025	24/01/2025	11/03/2025	N/A	Y	Account outsourced 14/05/2025 to ARMA due to disengagement, amount $1302.34
227	74	4017258571	OVERDRAFT	09/04/2018	26/05/2024	Not disclosed by customer	16/06/2024	25/06/2025	1	1	374	374	N/A	N	N/A	N/A	13/03/2025	N/A	N/A	N/A	N	N/A
228	75	4017344880	PERSONAL LOAN	17/03/2021	03/02/2024	Not disclosed by customer	24/02/2024	17/01/2025	1	1	328	328	N/A	N	N/A	N/A	17/01/2025	N/A	24/01/2024	N/A	Y	Account was outsourced on 27/03/2024 to Collection House with balance of $9,401.76 and was recalled by ANZ on 10/09/2024. Account sold to Credit Corp on 12/09/2024 with balance of $9,401.76
229	76.1	4017449814	OVERDRAFT	23/12/2014	17/04/2024	Medical	08/05/2024	25/06/2025	1	2	413	826	N/A	N	N/A	N/A	9/01/2025	N/A	N/A	N/A	N	N/A
230	76.2	4017449814	CREDIT CARD	02/05/2013	17/04/2024	Medical	08/05/2024	25/06/2025					N/A	Y	Annual Fee reversal	$ 58.00	9/01/2025	N/A	N/A	N/A	N	N/A
231	561	4017523356	PERSONAL LOAN	29/04/2022	20/06/2023	Reduced Income	11/07/2023	25/06/2025	1	1	715	715	N/A	N	N/A	N/A	13/02/2025	2/07/2024	9/09/2024	N/A	Y	Account outsourced to RS on 19/02/2025
232	596	4017602077	HOME LOAN	21/07/2020	23/10/2023	Not disclosed by customer	13/11/2023	03/07/2025	1	1	598	598	N/A	N	N/A	N/A	9/01/2025	N/A	N/A	N/A	N	N/A
233	597	4017642425	HOME LOAN	09/08/2022	10/10/2023	Not disclosed by customer	31/10/2023	03/07/2025	1	1	611	611	N/A	N	N/A	N/A	31/01/2025	N/A	N/A	N/A	N	N/A
234	598	4017676289	CREDIT CARD	12/06/2015	03/10/2023	Not disclosed by customer	24/10/2023	03/07/2025	1	1	618	618	N/A	N	N/A	N/A	29/01/2025	N/A	N/A	N/A	N	N/A
235	413.1	4017703322	HOME LOAN	13/01/2023	25/06/2024	Overcommitment	16/07/2024	07/02/2025	1	2	206	412	N/A	N	N/A	N/A	7/02/2025	N/A	N/A	N/A	N	N/A

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		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U
Row	Count	Customer ID	Type of credit contract	Date of credit contract	Date of hardship notice	Reason for hardship notice	Date notice of decision was due	Date notice of decision was given	Minimum number of section 72(4) contraventions	Maximum number of section 72(4) contraventions	Minimum number of section 175A contraventions	Maximum number of section 175A contraventions	Date customer made a complaint in relation to hardship notice (if applicable)	Did ANZ identify any financial or non-financial loss suffered by the customer (Y/N)?	Details of remediation provided by ANZ (if applicable)	Amount of financial remediation to customer (if applicable)	Date of remediation	Date of any default notice issued by ANZ	Date of any demand notice issued by ANZ	Date of any bankruptcy filing by customer	Was the customer referred by ANZ to an external debt collection agency?	Details of any referral to external debt collection agency by ANZ.
236	413.2	4017703322	HOME LOAN	13/01/2023	25/06/2024	Overcommitment	16/07/2024	07/02/2025					N/A	N	N/A	N/A	7/02/2025	N/A	N/A	N/A	N	N/A
237	562	4017977922	HOME LOAN	25/11/2022	20/11/2023	Overcommitment	11/12/2023	15/01/2024	1	1	35	35	N/A	N	N/A	N/A	13/02/2025	N/A	N/A	N/A	N	N/A
238	416	4018108006	HOME LOAN	02/10/2018	25/07/2024	Overcommitment	15/08/2024	25/06/2025	1	1	314	314	N/A	N	N/A	N/A	6/12/2024	N/A	N/A	N/A	N	N/A
239	83	4018128920	HOME LOAN	24/08/2021	23/05/2024	Overcommitment	13/06/2024	25/06/2025	1	1	377	377	N/A	N	N/A	N/A	17/02/2025	N/A	N/A	N/A	N	N/A
240	563.3	4018175146	CREDIT CARD	9/04/2015	1/09/2023	Overcommitment	22/09/2023	25/06/2025	1	1	642	642	N/A	N	N/A	N/A	28/01/2025	N/A	N/A	N/A	N	N/A
241	84	4018305629	PERSONAL LOAN	04/04/2018	20/04/2024	Other	11/05/2024	15/01/2025	1	1	249	249	N/A	N	N/A	N/A	15/01/2025	N/A	N/A	N/A	N	N/A
242	85	4018393840	HOME LOAN	21/09/2018	10/05/2024	Overcommitment	31/05/2024	14/01/2025	1	1	228	228	N/A	N	N/A	N/A	14/01/2025	15/01/2025	29/05/2025	N/A	N	N/A
243	564	4018433749	CREDIT CARD	12/12/2016	26/06/2023	Overcommitment	17/07/2023	25/06/2025	1	1	709	709	N/A	N	N/A	N/A	26/02/2025	N/A	N/A	N/A	N	N/A
244	199	4018776832	CREDIT CARD	13/04/2023	24/08/2024	Overcommitment	14/09/2024	25/06/2025	1	1	284	284	N/A	N	N/A	N/A	6/03/2025	N/A	N/A	N/A	N	N/A
245	200.1	4018826311	CREDIT CARD	18/10/2023	29/08/2024	Overcommitment	19/09/2024	25/06/2025	1	4	279	378	N/A	N	N/A	N/A	3/02/2025	N/A	N/A	15/02/2025	Y	Account outsourced to ARMA on 25/09/2024 $4,191.00. Notes on account stated Auto recall on 20/02/2025. Account outsourced to Bravure on 25/02/2025 $4,151.55 Reason: Default Notice and Demand Notice sent then expired. Customer disengaged then bankrupt on 15/02/2025
246	200.2	4018826311	CREDIT CARD	04/02/2022	29/08/2024	Overcommitment	19/09/2024	22/10/2024					N/A	N	N/A	N/A	3/02/2025	N/A	N/A	15/02/2025	Y	Account outsourced to Bravure on 23/04/2025 Amount: $3,810.13 Reason: Customer bankrupt on 15/02/2025
247	200.3	4018826311	PERSONAL LOAN	16/11/2022	29/08/2024	Overcommitment	19/09/2024	22/10/2024					N/A	N	N/A	N/A	3/02/2025	N/A	N/A	15/02/2025	Y	Account outsourced to Bravure on 22/02/2025 Amount: $20,660.85 Reason: Customer bankrupt on 15/02/2025
248	200.4	4018826311	PERSONAL LOAN	24/01/2023	29/08/2024	Overcommitment	19/09/2024	22/10/2024					N/A	N	N/A	N/A	3/02/2025	N/A	N/A	15/02/2025	Y	Account outsourced to Bravure on 22/02/2025 Amount: $6,573.70 Reason: Customer bankrupt on 15/02/2025
249	565	4018831320	HOME LOAN	25/06/2015	29/06/2023	Reduced Income	20/07/2023	28/02/2025	1	1	589	589	N/A	N	N/A	N/A	28/02/2025	N/A	N/A	N/A	N	N/A
250	566	4018837051	PERSONAL LOAN	26/05/2017	11/01/2023	Medical	01/02/2023	25/06/2025	1	1	875	875	N/A	Y	Late Payment Fee reversed	$ 20.00	20/01/2025	N/A	N/A	N/A	N	N/A
251	567.1	4018842436	PERSONAL LOAN	4/05/2021	3/05/2023	Other personal circumstances	24/05/2023	7/03/2025	1	2	653	1306	N/A	N	N/A	N/A	7/03/2025	N/A	N/A	N/A	N	N/A
252	567.2	4018842436	CREDIT CARD	20/11/2018	3/05/2023	Other personal circumstances	24/05/2023	7/03/2025					N/A	N	N/A	N/A	7/03/2025	N/A	N/A	N/A	N	N/A
253	568	4018843466	CREDIT CARD	22/01/2014	22/02/2023	Not Disclosed by Customer	15/03/2023	25/06/2025	1	1	833	833	N/A	Y	Card annual fee reversed	$ 58.00	10/03/2025	N/A	N/A	N/A	N	N/A
254	86	4018927073	OVERDRAFT	09/04/2015	07/06/2024	Other	28/06/2024	25/06/2025	1	1	362	362	N/A	N	N/A	N/A	3/03/2025	N/A	N/A	N/A	N	N/A
255	87.1	4018955452	PERSONAL LOAN	01/03/2024	12/01/2024	Medical	02/02/2024	25/06/2025	1	2	509	1018	N/A	N	N/A	N/A	28/03/2025	N/A	N/A	N/A	N	N/A
256	87.2	4018955452	CREDIT CARD	30/03/2016	12/01/2024	Medical	02/02/2024	25/06/2025					N/A	Y	Interest charges reversed	$ 50.50	28/03/2025	N/A	N/A	N/A	N	N/A
257	201	4018982719	CREDIT CARD	22/09/2021	12/07/2024	Overcommitment	02/08/2024	20/02/2025	1	1	202	202	N/A	Y	RHI amended by complaints department for the period of June to October 2024	N/A	26/02/2025	11/10/2024	17/03/2025	N/A	Y	Account Outsourced to Baycorp on 28/05/2025 Amount: $1,078.37 Reason: Default Notice and Demand Notice sent then expired. Customer remained disengaged
258	89.1	4019201669	HOME LOAN	11/09/2014	17/05/2024	Overcommitment	07/06/2024	25/06/2025	1	4	383	1532	N/A	N	N/A	N/A	13/01/2025	N/A	N/A	N/A	N	N/A
259	89.2	4019201669	HOME LOAN	28/10/2015	17/05/2024	Overcommitment	07/06/2024	25/06/2025					N/A	N	N/A	N/A	13/01/2025	N/A	N/A	N/A	N	N/A
260	89.3	4019201669	HOME LOAN	14/06/2016	17/05/2024	Overcommitment	07/06/2024	25/06/2025					N/A	N	N/A	N/A	13/01/2025	N/A	N/A	N/A	N	N/A
261	89.4	4019201669	CREDIT CARD	14/10/2015	17/05/2024	Overcommitment	07/06/2024	25/06/2025					N/A	N	N/A	N/A	13/01/2025	N/A	N/A	N/A	N	N/A
262	90.1	4019204838	HOME LOAN	16/03/2018	19/06/2024	Not disclosed by customer	10/07/2024	28/02/2025	1	2	233	466	N/A	N	N/A	N/A	28/02/2025	N/A	N/A	N/A	N	N/A
263	90.2	4019204838	CREDIT CARD	04/04/2018	19/06/2024	Not disclosed by customer	10/07/2024	28/02/2025					N/A	N	N/A	N/A	28/02/2025	N/A	N/A	N/A	N	N/A
264	321.1	4019291577	HOME LOAN	09/01/2023	22/12/2023	Overcommitment	12/01/2024	25/06/2025	1	2	530	1060	N/A	N	N/A	N/A	21/01/2025	N/A	N/A	N/A	N	N/A
265	321.2	4019291577	CREDIT CARD	11/10/2023	22/12/2023	Overcommitment	12/01/2024	25/06/2025					N/A	N	N/A	N/A	21/01/2025	N/A	N/A	N/A	N	N/A
266	91	4019306519	CREDIT CARD	20/04/2022	09/02/2024	Not disclosed by customer	01/03/2024	16/01/2025	1	1	321	321	N/A	N	N/A	N/A	16/01/2025	N/A	N/A	N/A	N	N/A
267	322	4019331184	CREDIT CARD	10/11/2016	18/12/2023	Unemployment	08/01/2024	16/04/2025	1	1	464	464	13/01/2025	Y	Amended CCR for January 2024 to February 2024. Goodwill gesture of $100 deposited to account [REDACTED]	$ 100.00	16/04/2025	N/A	N/A	N/A	N	N/A
268	599.1	4019457531	PERSONAL LOAN	07/12/2022	11/11/2023	Unemployment	02/12/2023	03/07/2025	1	2	579	1158	N/A	N	N/A	N/A	30/01/2025	N/A	N/A	N/A	N	N/A
269	599.2	4019457531	CREDIT CARD	02/09/2019	11/11/2023	Unemployment	02/12/2023	03/07/2025					N/A	N	N/A	N/A	30/01/2025	N/A	N/A	N/A	N	N/A
270	203	4019527026	CREDIT CARD	06/06/2018	26/06/2024	Not disclosed by customer	17/07/2024	25/06/2025	1	1	343	343	N/A	N	N/A	N/A	17/01/2025	N/A	N/A	N/A	N	N/A
271	92	4019556640	CREDIT CARD	10/05/2021	11/04/2024	Medical	02/05/2024	25/06/2025	1	1	419	419	N/A	N	N/A	N/A	6/02/2025	N/A	N/A	N/A	N	N/A
272	570.1	4019586726	OVERDRAFT	26/08/2013	14/08/2022	Reduced income	#N/A	25/06/2025	1	2	1025	2050	N/A	Y	Interest reversed for period of September 2022 - January 2023, due to poor customer experience from lack of hardship response per frontline remediation	$ 37.02	24/03/2025	N/A	N/A	N/A	N	N/A
273	570.2	4019586726	CREDIT CARD	1/05/2019	14/08/2022	Reduced Income	04/09/2022	25/06/2025					N/A	Y	Interest reversed on credit card for the period September 2022 - January 2023, due to poor customer experience from lack of hardship response per frontline remediation.	$ 1,351.70	24/03/2025	17/08/2023	3/10/2023	N/A	N	N/A
274	93	4019726360	CREDIT CARD	23/09/2019	05/06/2024	Reduced Income	26/06/2024	25/06/2025	1	1	364	364	N/A	N	N/A	N/A	25/03/2025	N/A	N/A	N/A	Y	Outsourced to ARMA on 15/05/2024

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		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U
Row	**Count**	**Customer ID**	**Type of credit contract**	**Date of credit contract**	**Date of hardship notice**	**Reason for hardship notice**	**Date notice of decision was due**	**Date notice of decision was given**	**Minimum number of section 72(4) contraventions**	**Maximum number of section 72(4) contraventions**	**Minimum number of section 175A contraventions**	**Maximum number of section 175A contraventions**	**Date customer made a complaint in relation to hardship notice (if applicable)**	**Did ANZ identify any financial or non-financial loss suffered by the customer (Y/N)?**	**Details of remediation provided by ANZ (if applicable)**	**Amount of financial remediation to customer (if applicable)**	**Date of remediation**	**Date of any default notice issued by ANZ**	**Date of any demand notice issued by ANZ**	**Date of any bankruptcy filing by customer**	**Was the customer referred by ANZ to an external debt collection agency?**	**Details of any referral to external debt collection agency by ANZ.**
275	572	4019727988	CREDIT CARD	26/02/2014	22/06/2023	Overcommitment	21/02/2024	14/02/2024	1	1	195	195	N/A	Y	Consumer credit report impacts for month of June 2023 - September 2023. Updated credit report for those periods.	N/A	17/03/2025	16/11/2024	3/07/2023	11/12/2024	Y	Account outsourced 24/04/2025 to Bravure
276	94.1	4019798800	HOME LOAN	13/04/2023	26/01/2024	Unemployment	16/02/2024	20/01/2025	1	3	339	1017	N/A	N	N/A	N/A	20/01/2025	N/A	N/A	N/A	N	N/A
277	94.2	4019798800	HOME LOAN	08/06/2023	26/01/2024	Unemployment	16/02/2024	20/01/2025					N/A	N	N/A	N/A	20/01/2025	N/A	N/A	N/A	N	N/A
278	94.3	4019798800	HOME LOAN	13/04/2023	26/01/2024	Unemployment	16/02/2024	20/01/2025					N/A	N	N/A	N/A	20/01/2025	N/A	N/A	N/A	N	N/A
279	204	4019842433	CREDIT CARD	12/03/2015	27/08/2024	Not disclosed by customer	17/09/2024	25/06/2025	1	1	281	281	N/A	N	N/A	N/A	3/03/2025	N/A	N/A	N/A	N	N/A
280	573	4019872811	PERSONAL LOAN	20/01/2017	21/03/2023	Unemployment	11/04/2023	25/06/2025	1	1	806	806	N/A	N	N/A	N/A	2/04/2025	N/A	N/A	N/A	Y	Account outsourced 14/05/2022 to Collection House /Account has been recalled by ANZ 02/05/2024/ Account sold 17/10/2024 to Credit Corp
281	205	4019913077	HOME LOAN	07/10/2013	17/09/2024	Overcommitment	08/10/2024	09/10/2024	1	1	1	1	N/A	N	N/A	N/A	20/02/2025	N/A	N/A	N/A	N	N/A
282	574.1	4019950588	PERSONAL LOAN	23/08/2018	9/12/2022	Reduced income	30/12/2022	25/06/2025	1	2	908	1816	N/A	N	N/A	N/A	29/01/2025	31/07/2024	N/A	N/A	N	N/A
283	574.2	4019950588	CREDIT CARD	2/10/2017	9/12/2022	Reduced income	30/12/2022	25/06/2025					N/A	N	N/A	N/A	29/01/2025	N/A	N/A	N/A	N	N/A
284	95	4019961606	OVERDRAFT	10/11/2015	04/05/2024	Other Personal Circumstances	25/05/2024	23/01/2025	1	1	243	243	N/A	N	N/A	N/A	23/01/2025	N/A	N/A	N/A	N	N/A
285	600	4020268207	CREDIT CARD	04/02/2022	03/07/2023	Not disclosed by customer	24/07/2023	03/07/2025	1	1	710	710	N/A	N	N/A	N/A	13/02/2025	17/08/2024	2/10/2024	N/A	N	N/A
286	575	4020313758	HOME LOAN	2/06/2023	14/09/2023	Not Disclosed by Customer	05/10/2023	17/02/2025	1	1	501	501	N/A	N	N/A	N/A	17/02/2025	N/A	N/A	N/A	N	N/A
287	97	4020321529	PERSONAL LOAN	23/03/2016	16/04/2024	Other	07/05/2024	17/03/2025	1	1	314	314	N/A	Y	Full Debt Waiver of outstanding balance	$ 16,676.31	17/03/2025	12/09/2024	N/A	N/A	N	N/A
288	206	4020325997	HOME LOAN	27/09/2022	25/06/2024	Not disclosed by customer	16/07/2024	20/09/2024	1	1	66	66	N/A	N	N/A	N/A	20/03/2025	N/A	N/A	N/A	N	N/A
289	302.2	4020404156	INVESTMENT LOAN	04/10/2013	26/08/2024	Overcommitment	16/09/2024	23/09/2024	1	1	7	7	N/A	N	N/A	N/A	20/02/2025	N/A	N/A	N/A	N	N/A
290	601	4020442686	PERSONAL LOAN	16/03/2016	02/11/2023	Overcommitment	23/11/2023	03/07/2025	1	1	588	588	N/A	N	N/A	N/A	31/01/2025	N/A	N/A	N/A	N	N/A
291	98	4020450466	CREDIT CARD	07/11/2023	10/06/2024	Not disclosed by customer	01/07/2024	25/06/2025	1	1	359	359	N/A	N	N/A	N/A	11/02/2025	21/05/2024	8/07/2024	N/A	Y	Account Outsourced to Baycorp on 07/11/2024
292	576	4020632399	PERSONAL LOAN	26/06/2020	7/11/2023	Not Disclosed by Customer	28/11/2023	28/02/2025	1	1	458	458	N/A	N	N/A	N/A	28/02/2025	N/A	20/11/2023	N/A	Y	Account outsourced 17/01/2024 to Baycorp/ Account has been recalled by ANZ 19/11/2024/ Account sold 12/06/2025 to Credit Corp
293	577	4020688558	CREDIT CARD	3/08/2023	10/11/2023	Medical, Reduced Income	01/12/2023	25/06/2025	1	1	572	572	N/A	N	N/A	N/A	14/03/2025	N/A	N/A	N/A	N	N/A
294	207.1	4020694559	OVERDRAFT	06/02/2020	21/08/2024	Not disclosed by customer	11/09/2024	20/09/2024	1	2	12	21	N/A	N	N/A	N/A	14/03/2025	N/A	N/A	23/05/2025	N	N/A
295	207.2	4020694559	PERSONAL LOAN	07/12/2017	21/08/2024	Not disclosed by customer	11/09/2024	23/09/2024					N/A	N	N/A	N/A	14/03/2025	5/10/2024	20/11/2024	23/05/2025	N	N/A
296	102	4020734533	HOME LOAN	05/07/2019	05/06/2024	Other	26/06/2024	25/06/2025	1	1	364	364	N/A	N	N/A	N/A	15/01/2025	N/A	N/A	N/A	N	N/A
297	208.1	4020754158	CREDIT CARD	21/09/2016	30/08/2024	Business downturn or failure, Ove	20/09/2024	25/06/2025	1	2	278	292	N/A	N	N/A	N/A	28/01/2025	N/A	N/A	N/A	N	N/A
298	208.2	4020754158	HOME LOAN	10/04/2013	30/08/2024	Business downturn or failure, Ove	01/11/2024	31/10/2024					N/A	N	N/A	N/A	28/01/2025	N/A	N/A	N/A	N	N/A
299	578.1	4020838884	OVERDRAFT	21/06/2021	13/02/2023	Unemployment	06/03/2023	25/06/2025	1	3	842	2526	N/A	N	N/A	N/A	6/03/2025	N/A	N/A	1/03/2023	N	N/A
300	578.2	4020838884	PERSONAL LOAN	16/06/2021	13/02/2023	Unemployment	06/03/2023	25/06/2025					N/A	N	N/A	N/A	6/03/2025	N/A	N/A	1/03/2023	N	N/A
301	578.3	4020838884	CREDIT CARD	27/04/2020	13/02/2023	Unemployment	06/03/2023	25/06/2025					N/A	N	N/A	N/A	6/03/2025	N/A	N/A	1/03/2023	Y	Outsourced to ARL on 02/02/2023/ Account has been recalled by ANZ 07/03/2023
302	602.1	4020943676	HOME LOAN	06/01/2023	04/12/2023	Overcommitment	25/12/2023	03/07/2025	1	2	556	1112	N/A	N	N/A	N/A	31/01/2025	N/A	N/A	N/A	N	N/A
303	602.2	4020943676	HOME LOAN	06/01/2023	04/12/2023	Overcommitment	25/12/2023	03/07/2025					N/A	N	N/A	N/A	31/01/2025	N/A	N/A	N/A	N	N/A
304	210	4021007107	CREDIT CARD	12/07/2017	29/08/2024	Not disclosed by customer	19/09/2024	25/06/2025	1	1	279	279	N/A	N	N/A	N/A	15/01/2025	N/A	N/A	N/A	N	N/A
305	579	4021011919	CREDIT CARD	8/10/2020	22/01/2023	Unemployment	12/02/2023	3/04/2025	1	1	781	781	N/A	N	N/A	N/A	3/04/2025	22/04/2023	9/06/2023	N/A	Y	Account outsourced to Collections House on 07/07/2023/Account has been recalled by ANZ 23/08/2023/ Account outsourced 17/01/2024 to RSM /Account has been recalled by ANZ 11/07/2024/ Account Sold to Credit Corp on 18/07/2024
306	103	4021043656	CREDIT CARD	12/11/2013	16/06/2024	Reduced Income	07/07/2024	22/01/2025	1	1	199	199	N/A	N	N/A	N/A	22/01/2025	N/A	N/A	N/A	N	N/A
307	212	4021081641	HOME LOAN	16/09/2016	20/07/2024	Not disclosed by customer	10/08/2024	29/01/2025	1	1	172	172	N/A	N	N/A	N/A	29/01/2025	N/A	N/A	N/A	N	N/A
308	580	4021171973	HOME LOAN	13/09/2013	4/10/2023	Reduced income	25/10/2023	5/01/2024	1	1	72	72	N/A	N	N/A	N/A	26/02/2025	N/A	N/A	N/A	N	N/A
309	104	4021177097	CREDIT CARD	20/02/2023	04/03/2024	Unemployment	25/03/2024	25/06/2025	1	1	457	457	N/A	N	N/A	N/A	7/02/2025	N/A	N/A	N/A	N	N/A
310	213.3	4021297815	CREDIT CARD	28/01/2016	21/08/2024	Bereavement	11/09/2024	25/06/2025	1	1	287	287	N/A	N	N/A	N/A	15/01/2025	N/A	5/07/2024	N/A	N	N/A
311	105	4021311745	HOME LOAN	16/04/2013	19/02/2024	Medical	11/03/2024	28/12/2024	1	1	292	292	N/A	N	N/A	N/A	25/02/2025	27/02/2024	N/A	N/A	N	N/A
312	581	4021314551	CREDIT CARD	19/03/2013	6/09/2023	Not Disclosed by Customer	27/09/2023	25/06/2025	1	1	637	637	N/A	Y	Small balance write off	$ 87.30	5/03/2025	N/A	N/A	N/A	N	N/A
313	582	4021342962	CREDIT CARD	29/04/2014	4/03/2023	Not Disclosed by Customer	25/03/2023	17/03/2025	1	1	723	723	N/A	N	N/A	N/A	13/03/2025	N/A	N/A	N/A	N	N/A
314	603	4021346084	CREDIT CARD	29/03/2016	31/05/2023	Overcommitment	21/06/2023	03/07/2025	1	1	743	743	N/A	N	N/A	N/A	5/02/2025	N/A	N/A	N/A	N	N/A
315	214.1	4021416483	CREDIT CARD	02/08/2023	06/08/2024	Not disclosed by customer	27/08/2024	29/01/2025	1	2	155	310	N/A	N	N/A	N/A	29/01/2025	N/A	N/A	N/A	N	N/A
316	214.2	4021416483	PERSONAL LOAN	12/01/2024	06/08/2024	Not disclosed by customer	27/08/2024	29/01/2025					N/A	N	N/A	N/A	29/01/2025	3/05/2025	N/A	N/A	N	N/A
317	417.1	4021424878	CREDIT CARD	01/05/2013	20/06/2024	Reduced Income	11/07/2024	25/06/2025	1	1	349	349	N/A	N	N/A	N/A	4/02/2025	N/A	N/A	N/A	N	N/A
318	106	4021514523	PERSONAL LOAN	04/01/2024	06/03/2024	Other	27/03/2024	25/06/2025	1	1	455	455	N/A	Y	Financial compensation/refund as a good will gesture	$ 50.00	15/01/2025	N/A	N/A	N/A	N	N/A
319	107	4021536179	CREDIT CARD	23/05/2023	04/03/2024	Not disclosed by customer	25/03/2024	25/06/2025	1	1	457	457	N/A	N	N/A	N/A	26/02/2025	N/A	N/A	N/A	N	N/A
320	604	4021586057	PERSONAL LOAN	19/11/2021	29/09/2023	Overcommitment	20/10/2023	03/07/2025	1	1	622	622	N/A	N	N/A	N/A	31/01/2025	30/07/2024	N/A	N/A	N	N/A
321	216	4021631596	HOME LOAN	27/02/2015	21/08/2024	Abuse	11/09/2024	25/06/2025	1	1	287	287	N/A	N	N/A	N/A	20/03/2025	N/A	N/A	N/A	N	N/A
322	109	4021741286	CREDIT CARD	24/02/2016	26/03/2024	Medical, Reduced Income	16/04/2024	20/01/2025	1	1	279	279	N/A	N	N/A	N/A	20/01/2025	N/A	N/A	N/A	N	N/A
323	583.1	4021778238	PERSONAL LOAN	19/09/2018	20/05/2023	Not disclosed by customer	10/06/2023	25/06/2025	1	2	746	1492	N/A	N	N/A	N/A	19/02/2025	N/A	24/05/2023	N/A	Y	Account outsourced 15/05/2024 to ARL / Account has been recalled by ANZ 07/12/2024
324	583.2	4021778238	CREDIT CARD	23/03/2017	20/05/2023	Not disclosed by customer	10/06/2023	25/06/2025					N/A	N	N/A	N/A	19/02/2025	12/09/2024	29/10/2024	N/A	Y	Account outsourced 02/04/2025 to ARMA
325	110	4021787244	PERSONAL LOAN	29/08/2019	09/05/2024	Not disclosed by customer	30/05/2024	03/02/2025	1	1	249	249	N/A	N	N/A	N/A	3/02/2025	N/A	N/A	N/A	N	N/A
326	605	4021789050	PERSONAL LOAN	10/02/2022	11/08/2023	Not disclosed by customer	01/09/2023	03/07/2025	1	1	671	671	N/A	N	N/A	N/A	10/12/2024	N/A	N/A	N/A	N	N/A
327	584	4021795589	CREDIT CARD	10/05/2018	7/06/2023	Unemployment	28/06/2023	7/03/2025	1	1	618	618	N/A	N	N/A	N/A	7/03/2025	N/A	N/A	N/A	N	N/A
328	585	4021810618	HOME LOAN	1/07/2022	17/08/2023	Other personal circumstances	07/09/2023	25/06/2025	1	1	657	657	N/A	N	N/A	N/A	17/01/2025	N/A	N/A	N/A	N	N/A
329	111.2	4021848425	HOME LOAN	08/12/2020	06/04/2024	Reduced Income, Medical	27/04/2024	25/06/2025	1	1	424	424	N/A	N	N/A	N/A	25/03/2025	N/A	N/A	N/A	N	N/A
330	112	4021856066	CREDIT CARD	06/07/2017	05/06/2024	Not disclosed by customer	26/06/2024	10/02/2025	1	1	229	229	N/A	N	N/A	N/A	10/02/2025	N/A	N/A	N/A	N	N/A

SCHEDULE

		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U
Row	Count	Customer ID	Type of credit contract	Date of credit contract	Date of hardship notice	Reason for hardship notice	Date notice of decision was due	Date notice of decision was given	Minimum number of section 72(4) contraventions	Maximum number of section 72(4) contraventions	Minimum number of section 175A contraventions	Maximum number of section 175A contraventions	Date customer made a complaint in relation to hardship notice (if applicable)	Did ANZ identify any financial or non-financial loss suffered by the customer (Y/N)?	Details of remediation provided by ANZ (if applicable)	Amount of financial remediation to customer (if applicable)	Date of remediation	Date of any default notice issued by ANZ	Date of any demand notice issued by ANZ	Date of any bankruptcy filing by customer	Was the customer referred by ANZ to an external debt collection agency?	Details of any referral to external debt collection agency by ANZ.
331	217.1	4021939427	CREDIT CARD	16/09/2013	02/07/2024	Reduced Income	23/07/2024	25/06/2025	1	1	337	337	N/A	N	N/A	N/A	9/12/2024	N/A	N/A	N/A	N	N/A
332	113	4022056962	HOME LOAN	03/09/2015	16/02/2024	Reduced Income, Medical	08/03/2024	25/06/2025	1	1	474	474	N/A	N	N/A	N/A	20/02/2025	N/A	N/A	N/A	N	N/A
333	586	4022076367	CREDIT CARD	18/05/2018	24/10/2022	Unemployment	14/11/2022	25/06/2025	1	1	954	954	N/A	N	N/A	N/A	13/03/2025	N/A	N/A	N/A	N	N/A
334	218	4022083132	OVERDRAFT	15/07/2014	25/07/2024	Overcommitment	15/08/2024	19/08/2024	1	1	4	4	N/A	N	N/A	N/A	17/01/2025	N/A	N/A	N/A	N	N/A
335	587.1	4022124434	HOME LOAN	24/11/2020	25/10/2023	Overcommitment	15/11/2023	25/06/2025	1	2	588	1176	N/A	N	N/A	N/A	4/03/2025	N/A	N/A	N/A	N	N/A
336	587.2	4022124434	CREDIT CARD	12/11/2013	25/10/2023	Overcommitment	15/11/2023	25/06/2025					N/A	Y	Interest reversed as goodwill gesture	$ 32.50	4/03/2025	N/A	N/A	N/A	N	N/A
337	450.2	4022327978	Overdraft	24/02/2022	06/09/2023	Unemployment	27/09/2023	01/07/2025	1	2	643	1286	13/11/2023	N	N/A	N/A	25/02/2025	23/08/2024	8/10/2024	N/A	N	N/A
338	450.3	4022327978	Personal Loan	16/03/2022	06/09/2023	Unemployment	27/09/2023	01/07/2025					13/11/2023	Y	Full debt waiver on personal loan	$ 7,452.27	25/02/2025	11/01/2024	27/02/2024	N/A	N	N/A
339	606	4022340062	CREDIT CARD	29/03/2021	02/06/2023	Not disclosed by customer	23/06/2023	03/07/2025	1	1	741	741	N/A	N	N/A	N/A	3/02/2025	N/A	N/A	N/A	N	N/A
340	115	4022422029	CREDIT CARD	09/02/2015	11/06/2024	Medical	02/07/2024	25/06/2025	1	1	358	358	N/A	N	N/A	N/A	19/02/2025	4/06/2024	12/09/2024	N/A	N	N/A
341	116	4022424285	HOME LOAN	14/07/2017	04/03/2024	Overcommitment	25/03/2024	25/06/2025	1	1	457	457	N/A	N	N/A	N/A	28/02/2025	N/A	N/A	N/A	N	N/A
342	219	4022496265	CREDIT CARD	22/01/2014	09/09/2024	Medical	30/09/2024	25/06/2025	1	1	268	268	N/A	N	N/A	N/A	3/03/2025	N/A	N/A	N/A	N	N/A
343	451.1	4022657243	Home Loan	06/03/2014	05/06/2023	Overcommittment	26/06/2023	25/06/2025	1	2	730	1460	N/A	N	N/A	N/A	20/03/2025	N/A	N/A	N/A	N	N/A
344	451.2	4022657243	CREDIT CARD	22/02/2017	05/06/2023	Overcommittment	26/06/2023	25/06/2025					N/A	N	N/A	N/A	20/03/2025	N/A	N/A	N/A	N	N/A
345	220	4022766968	HOME LOAN	06/10/2021	02/09/2024	Not disclosed by customer	23/09/2024	25/06/2025	1	1	275	275	N/A	N	N/A	N/A	3/03/2025	N/A	N/A	N/A	N	N/A
346	452	4022773173	CREDIT CARD	03/03/2014	18/08/2023	Overcommittment	08/09/2023	11/03/2025	1	1	550	550	N/A	Y	2 over the limit fees reversed	$ 40.00	2/04/2025	N/A	N/A	N/A	N	N/A
347	221	4022845198	CREDIT CARD	04/01/2018	10/07/2024	Abuse	31/07/2024	21/03/2025	1	1	233	233	N/A	Y	Full debt waiver of $4300.00 approved on credit card and small balance write off of $36.77 approved on savings account number [REDACTED]	$ 4,336.77	21/03/2025	N/A	N/A	N/A	N	N/A
348	222.1	4022893516	CREDIT CARD	15/05/2020	21/08/2024	Not disclosed by customer	11/09/2024	25/06/2025	1	2	287	574	N/A	N	N/A	N/A	21/03/2025	N/A	N/A	N/A	N	N/A
349	222.2	4022893516	PERSONAL LOAN	03/07/2020	21/08/2024	Not disclosed by customer	11/09/2024	25/06/2025					N/A	N	N/A	N/A	21/03/2025	N/A	N/A	N/A	N	N/A
350	223	4022930281	CREDIT CARD	30/09/2016	03/08/2024	Not disclosed by customer	24/08/2024	25/06/2025	1	1	305	305	N/A	N	N/A	N/A	20/01/2025	N/A	N/A	N/A	N	N/A
351	224	4022998004	PERSONAL LOAN	12/03/2019	24/06/2024	Not disclosed by customer	15/07/2024	25/06/2025	1	1	345	345	N/A	N	N/A	N/A	12/12/2024	N/A	N/A	26/09/2024	Y	Account outsourced to Bravure on 10/08/2024 due to disengagement, Amount: $15935.75
352	453.1	4023037595	CREDIT CARD	04/06/2014	17/03/2023	Not disclosed by customer	07/04/2023	29/01/2025	1	2	663	1326	N/A	N	N/A	N/A	29/01/2025	N/A	N/A	N/A	N	N/A
353	453.2	4023037595	OVERDRAFT	04/06/2014	17/03/2023	Not disclosed by customer	07/04/2023	29/01/2025					N/A	N	N/A	N/A	29/01/2025	N/A	N/A	N/A	N	N/A
354	225	4023120706	CREDIT CARD	06/03/2024	02/07/2024	Not disclosed by customer	23/07/2024	25/06/2025	1	1	337	337	N/A	N	N/A	N/A	16/01/2025	N/A	N/A	N/A	N	N/A
355	454	4023130105	CREDIT CARD	26/06/2014	21/08/2023	Reduced Income	11/09/2023	18/09/2023	1	1	7	7	23/08/2023	N	N/A	N/A	5/03/2025	17/10/2023	28/02/2024	N/A	N	N/A
356	226.1	4023165238	CREDIT CARD	07/09/2015	23/08/2024	Not disclosed by customer	13/09/2024	12/02/2025	1	3	152	456	N/A	N	N/A	N/A	13/02/2025	N/A	N/A	N/A	N	N/A
357	226.2	4023165238	HOME LOAN	23/05/2023	23/08/2024	Not disclosed by customer	13/09/2024	12/02/2025					N/A	N	N/A	N/A	13/02/2025	N/A	N/A	N/A	N	N/A
358	226.3	4023165238	HOME LOAN	08/02/2023	23/08/2024	Not disclosed by customer	13/09/2024	12/02/2025					N/A	N	N/A	N/A	13/02/2025	N/A	N/A	N/A	N	N/A
359	455.1	4023173831	CREDIT CARD	01/07/2014	16/04/2023	Unemployment	07/05/2023	14/03/2025	1	2	680	1357	N/A	Y	CCR to be updated for April 2023-August 2023, No adverse reporting from June-August 2023. Updated April 2023 and May 2023. letter sent	N/A	17/03/2025	12/01/2024	27/02/2024	N/A	N	N/A
360	455.2	4023173831	CREDIT CARD	08/07/2015	16/04/2023	Unemployment	07/05/2023	17/03/2025					N/A	Y	CCR updated April 2023-August 2023, 21 day breach , letter sent	N/A	17/03/2025	7/07/2023	31/08/2023	N/A	N	N/A
361	227.3	4023190778	OVERDRAFT	19/05/2017	06/08/2024	Overcommitment	27/08/2024	25/06/2025	1	1	302	302	N/A	N	N/A	N/A	13/03/2025	N/A	N/A	N/A	N	N/A
362	456	4023297903	CREDIT CARD	18/09/2018	30/06/2023	Medical	21/07/2023	25/06/2025	1	1	705	705	N/A	N	N/A	N/A	28/01/2025	11/11/2024	N/A	N/A	N	N/A
363	229.1	4023337948	PERSONAL LOAN	03/09/2018	29/07/2024	Brereavement	19/08/2024	11/02/2025	1	2	176	352	N/A	N	N/A	N/A	11/02/2025	9/04/2025	N/A	N/A	N	N/A
364	229.2	4023337948	CREDIT CARD	03/09/2019	29/07/2024	Brereavement	19/08/2024	11/02/2025					N/A	N	N/A	N/A	11/02/2025	N/A	N/A	N/A	N	N/A
365	607.1	4023393216	PERSONAL LOAN	06/09/2022	27/07/2023	Unemployment	17/08/2023	03/07/2025	1	3	686	2058	N/A	N	N/A	N/A	24/01/2025	24/08/2023	N/A	N/A	N	N/A
366	607.2	4023393216	CREDIT CARD	09/09/2021	27/07/2023	Unemployment	17/08/2023	03/07/2025					N/A	N	N/A	N/A	24/01/2025	N/A	N/A	N/A	N	N/A
367	607.3	4023393216	CREDIT CARD	28/05/2015	27/07/2023	Unemployment	17/08/2023	03/07/2025					N/A	N	N/A	N/A	24/01/2025	N/A	N/A	N/A	N	N/A
368	457	4023396786	CREDIT CARD	01/09/2014	16/12/2022	Overcommittment	06/01/2023	24/05/2024	1	1	504	504	N/A	N	N/A	N/A	26/02/2025	N/A	N/A	N/A	N	N/A
369	230	4023439624	CREDIT CARD	20/01/2020	02/08/2024	Not disclosed by customer	05/08/2024	08/10/2024	1	1	45	45	N/A	Y	Full Debt Waiver	$ 5,003.00	25/03/2025	N/A	N/A	N/A	N	N/A
370	232	4023468797	CREDIT CARD	06/07/2015	04/08/2024	Medical	25/08/2024	17/10/2024	1	1	53	53	N/A	N	N/A	N/A	N/A	18/03/2025	5/05/2025	N/A	N	N/A
371	233	4023486738	CREDIT CARD	21/09/2015	11/09/2024	Unemployment	02/10/2024	21/10/2024	1	1	19	19	N/A	N	N/A	N/A	25/03/2025	N/A	N/A	N/A	N	N/A
372	234.1	4023510052	HOME LOAN	02/12/2014	01/08/2024	Overcommitment	22/08/2024	18/11/2024	1	3	88	264	N/A	N	N/A	N/A	31/01/2025	N/A	N/A	N/A	N	N/A
373	234.2	4023510052	INVESTMENT LOAN	22/06/2016	01/08/2024	Overcommitment	22/08/2024	18/11/2024					N/A	N	N/A	N/A	31/01/2025	N/A	N/A	N/A	N	N/A
374	234.3	4023510052	HOME LOAN	02/12/2014	01/08/2024	Overcommitment	22/08/2024	18/11/2024					N/A	N	N/A	N/A	31/01/2025	N/A	N/A	N/A	N	N/A
375	235	4023618999	HOME LOAN	12/03/2015	01/07/2024	Other	22/07/2024	31/01/2025	1	1	193	193	N/A	N	N/A	N/A	31/01/2025	N/A	N/A	N/A	N	N/A
376	458	4023636856	HOME LOAN	11/05/2015	13/09/2023	Not disclosed by customer	04/10/2023	25/06/2025	1	1	630	630	N/A	N	N/A	N/A	21/02/2025	N/A	N/A	N/A	N	N/A
377	118	4023698510	CREDIT CARD	01/06/2021	25/03/2024	Other Personal Circumstances	15/04/2024	17/04/2024	1	1	2	2	N/A	N	N/A	N/A	20/03/2025	20/03/2025	N/A	N/A	N	N/A
378	236	4023767943	HOME LOAN	07/06/2022	06/08/2024	Overcommitment	01/10/2024	30/09/2024	1	1	7	7	N/A	N	N/A	N/A	19/03/2025	N/A	N/A	N/A	N	N/A
379	237	4023782910	HOME LOAN	08/08/2023	26/06/2024	Overcommitment	17/07/2024	25/06/2025	1	1	343	343	N/A	N	N/A	N/A	4/03/2025	N/A	N/A	N/A	N	N/A
380	238.1	4023792554	OVERDRAFT	07/01/2015	04/07/2024	Overcommitment	25/07/2024	25/06/2025	1	4	335	1340	N/A	N	N/A	N/A	27/03/2025	N/A	N/A	N/A	N	N/A
381	238.2	4023792554	HOME LOAN	22/01/2015	04/07/2024	Overcommitment	25/07/2024	25/06/2025					N/A	N	N/A	N/A	27/03/2025	N/A	N/A	N/A	N	N/A
382	238.3	4023792554	HOME LOAN	22/01/2015	04/07/2024	Overcommitment	25/07/2024	25/06/2025					N/A	N	N/A	N/A	27/03/2025	N/A	N/A	N/A	N	N/A
383	238.4	4023792554	CREDIT CARD	08/01/2016	04/07/2024	Overcommitment	25/07/2024	25/06/2025					N/A	N	N/A	N/A	27/03/2025	N/A	N/A	N/A	N	N/A
384	239	4023834123	CREDIT CARD	19/06/2023	02/07/2024	Not disclosed by customer	23/07/2024	01/10/2024	1	1	70	70	N/A	N	N/A	N/A	21/03/2025	16/10/2024	N/A	N/A	N	N/A
385	119	4023850327	OVERDRAFT	21/03/2016	24/04/2024	Unemployment	15/05/2024	25/06/2025	1	1	406	406	N/A	N	N/A	N/A	21/01/2025	N/A	N/A	N/A	N	N/A
386	120	4023850574	CREDIT CARD	08/01/2015	02/04/2024	Unemployment	23/04/2024	21/05/2024	1	1	28	28	21/05/2024	Y	CCR updated for April 2024 to May 2024 to reflect FHI	N/A	18/03/2025	20/04/2024	N/A	N/A	N	N/A
387	459.1	4023867371	PERSONAL LOAN	12/04/2021	27/09/2023	Reduced Income	18/10/2023	25/10/2023	1	2	7	14	N/A	N	N/A	N/A	17/02/2025	3/10/2023	20/11/2023	N/A	N	N/A
388	459.2	4023867371	CREDIT CARD	04/12/2018	27/09/2023	Reduced Income	18/10/2023	25/10/2023					N/A	N	N/A	N/A	17/02/2025	3/01/2024	20/02/2024	N/A	Y	Account Sold to Pioneer on 20/03/2025
389	121	4023878068	PERSONAL LOAN	06/09/2019	17/01/2024	Reduced Income	07/02/2024	04/04/2025	1	1	422	422	N/A	Y	Recalled debt from Baycorp, Full Debt Waiver processed, CCR updated for January 2024 - August 2024 and credit listing removed	$ 2,133.62	4/04/2025	24/01/2024	31/05/2024	N/A	Y	Account outsourced to Baycorp on 09/10/2024
390	122.1	4023887941	HOME LOAN	18/06/2020	15/03/2024	Reduced Income	05/04/2024	11/02/2025	1	4	312	1248	N/A	N	N/A	N/A	11/02/2025	N/A	N/A	N/A	N	N/A
391	122.2	4023887941	HOME LOAN	12/06/2020	15/03/2024	Reduced Income	05/04/2024	11/02/2025					N/A	N	N/A	N/A	11/02/2025	N/A	N/A	N/A	N	N/A
392	122.3	4023887941	HOME LOAN	12/06/2020	15/03/2024	Reduced Income	05/04/2024	11/02/2025					N/A	N	N/A	N/A	11/02/2025	N/A	N/A	N/A	N	N/A

SCHEDULE

		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U
Row	Count	Customer ID	Type of credit contract	Date of credit contract	Date of hardship notice	Reason for hardship notice	Date notice of decision was due	Date notice of decision was given	Minimum number of section 72(4) contraventions	Maximum number of section 72(4) contraventions	Minimum number of section 175A contraventions	Maximum number of section 175A contraventions	Date customer made a complaint in relation to hardship notice (if applicable)	Did ANZ identify any financial or non-financial loss suffered by the customer (Y/N)?	Details of remediation provided by ANZ (if applicable)	Amount of financial remediation to customer (if applicable)	Date of remediation	Date of any default notice issued by ANZ	Date of any demand notice issued by ANZ	Date of any bankruptcy filing by customer	Was the customer referred by ANZ to an external debt collection agency?	Details of any referral to external debt collection agency by ANZ.
393	122.4	4023887941	HOME LOAN	18/06/2020	15/03/2024	Reduced Income	05/04/2024	11/02/2025					N/A	N	N/A	N/A	11/02/2025	N/A	N/A	N/A	N	N/A
394	460	4023889201	CREDIT CARD	28/09/2018	27/04/2023	Reduced Income, Medical	18/05/2023	01/04/2025	1	1	684	684	N/A	Y	Updated CCR for May 2023	N/A	4/01/2025	17/05/2023	N/A	N/A	N	N/A
395	461.1	4023947317	OVERDRAFT	10/12/2015	30/11/2023	Reduced Income, Separation	21/12/2023	28/03/2025	1	2	463	926	N/A	Y	Small balance write off on DDA with apology letter	$ 399.62	28/03/2025	N/A	N/A	N/A	N	N/A
396	461.2	4023947317	CREDIT CARD	19/04/2016	30/11/2023	Reduced Income, Separation	21/12/2023	28/03/2025					N/A	N	N/A	N/A	28/03/2025	N/A	N/A	N/A	Y	Prior to interaction, account was outsourced to Baycorp on 22/11/2023. Account was then recalled on 05/01/2024. Account was outsourced again but to ARL on 21/02/2024. Account was then recalled on 23/10/2024. On 14/11/2024, account was sold to Portfolio Receivable Associate. Another recall was completed on 01/05/2025 but then sold again next day 02/05/2025. On 27/05/2025, another recall completed then sold again on 28/05/2025.
397	462	4024058129	CREDIT CARD	18/03/2015	04/01/2023	Overcommitment	25/01/2023	23/01/2025	1	1	729	729	1/02/2025	N	N/A	N/A	23/01/2025	N/A	N/A	N/A	N	N/A
398	241.1	4024143420	INVESTMENT LOAN	28/01/2022	04/07/2024	Not disclosed by customer	25/07/2024	31/01/2025	1	2	190	380	N/A	N	N/A	N/A	31/01/2025	N/A	N/A	N/A	N	N/A
399	241.2	4024143420	HOME LOAN	19/01/2022	04/07/2024	Not disclosed by customer	25/07/2024	31/01/2025					N/A	N	N/A	N/A	31/01/2025	N/A	N/A	N/A	N	N/A
400	123	4024156184	CREDIT CARD	07/07/2021	12/04/2024	Not disclosed by customer	03/05/2024	25/06/2025	1	1	418	418	21/04/2024	N	N/A	N/A	21/02/2025	N/A	N/A	N/A	Y	Was outsourced to ARMA on 19/07/2024 (but was recalled on 21/08/2024 due to ANZ error, arrangement active at time of outsource)
401	124	4024324597	CREDIT CARD	18/05/2015	07/05/2024	Not disclosed by customer	28/05/2024	14/04/2025	1	1	321	321	N/A	Y	CCR updated for August 2024 to October 2024 to reflect FHI	N/A	14/04/2025	N/A	N/A	N/A	N	N/A
402	242.1	4024362830	CREDIT CARD	21/09/2015	19/07/2024	Not disclosed by customer	09/08/2024	26/08/2024	1	2	320	337	N/A	N	N/A	N/A	19/03/2025	N/A	N/A	N/A	N	N/A
403	242.2	4024362830	OVERDRAFT	23/09/2015	19/07/2024	Not disclosed by customer	09/08/2024	25/06/2025					N/A	N	N/A	N/A	19/03/2025	N/A	N/A	N/A	N	N/A
404	608.1	4024443174	CREDIT CARD	11/06/2021	01/10/2022	Unemployment	22/10/2022	04/11/2022	1	2	13	26	N/A	N	N/A	N/A	21/02/2025	17/10/2022	N/A	N/A	N	N/A
405	608.2	4024443174	CREDIT CARD	15/10/2021	01/10/2022	Unemployment	22/10/2022	04/11/2022					N/A	N	N/A	N/A	21/02/2025	N/A	N/A	N/A	N	N/A
406	243	4024535889	INVESTMENT LOAN	08/03/2022	06/09/2024	Medical	27/09/2024	07/11/2024	1	1	41	41	N/A	N	N/A	N/A	13/02/2025	N/A	N/A	N	N	N/A
407	244.1	4024596468	PERSONAL LOAN	20/03/2023	28/06/2024	Unemployment	19/07/2024	24/01/2025	1	2	189	378	N/A	N	N/A	N/A	24/01/2025	N/A	N/A	N/A	N	N/A
408	244.2	4024596468	CREDIT CARD	10/06/2022	28/06/2024	Unemployment	19/07/2024	24/01/2025					N/A	N	N/A	N/A	24/01/2025	N/A	N/A	N/A	N	N/A
409	609.1	4024675232	HOME LOAN	26/11/2021	30/10/2023	Unemployment	20/11/2023	03/07/2025	1	3	591	1773	N/A	N	N/A	N/A	21/01/2025	N/A	N/A	N/A	N	N/A
410	609.2	4024675232	HOME LOAN	26/11/2021	30/10/2023	Unemployment	20/11/2023	03/07/2025					N/A	N	N/A	N/A	21/01/2025	N/A	N/A	N/A	N	N/A
411	609.3	4024675232	CREDIT CARD	01/09/2015	30/10/2023	Unemployment	20/11/2023	03/07/2025					N/A	N	N/A	N/A	21/01/2025	N/A	N/A	N/A	N	N/A
412	126	4024686719	CREDIT CARD	06/07/2018	21/03/2024	Unemployment	11/04/2024	25/06/2025	1	1	440	440	N/A	N	N/A	N/A	22/04/2025	4/03/2025	N/A	N/A	Y	Was outsourced to ARL on 02/04/2024 then account has been recalled by ANZ 24/05/2024
413	463	4024691087	CREDIT CARD	05/07/2018	22/07/2022	Overcommitment	12/08/2022	09/10/2023	1	1	423	423	N/A	N	N/A	N/A	24/01/2025	N/A	N/A	N/A	N	N/A
414	127	4024785295	CREDIT CARD	17/09/2015	29/05/2024	Not disclosed by customer	19/06/2024	25/06/2025	1	1	371	371	N/A	N	N/A	N/A	23/01/2025	N/A	N/A	N/A	N	N/A
415	610	4024827914	CREDIT CARD	07/07/2022	05/08/2023	Not disclosed by customer	26/08/2023	03/07/2025	1	1	677	677	N/A	N	N/A	N/A	22/01/2025	N/A	N/A	N/A	N	N/A
416	464.1	4024941016	HOME LOAN	30/10/2015	03/08/2023	Overcommitment	24/08/2023	30/11/2023	1	2	671	769	N/A	N	N/A	N/A	3/04/2025	N/A	N/A	N/A	N	N/A
417	464.2	4024941016	CREDIT CARD	12/10/2015	03/08/2023	Overcommitment	24/08/2023	25/06/2025					N/A	N	N/A	N/A	3/04/2025	N/A	N/A	N/A	N	N/A
418	465.1	4024975537	PERSONAL LOAN	23/02/2016	07/11/2023	Overcommitment	28/11/2023	13/03/2025	1	2	471	942	N/A	N	N/A	N/A	14/03/2025	N/A	N/A	N/A	N	N/A
419	465.2	4024975537	CREDIT CARD	21/04/2016	07/11/2023	Overcommitment	28/11/2023	13/03/2025					N/A	Y	Full Debt waiver approved	$ 1,216.73	14/03/2025	14/08/2024	1/10/2024	N/A	N	N/A
420	245	4024998723	HOME LOAN	13/06/2023	25/07/2024	Not disclosed by customer	15/08/2024	25/06/2025	1	1	314	314	N/A	N	N/A	N/A	21/02/2025	N/A	N/A	N/A	N	N/A
421	611	4025043170	CREDIT CARD	28/02/2019	08/08/2023	Overcommitment	29/08/2023	03/07/2025	1	1	674	674	N/A	N	N/A	N/A	22/01/2025	N/A	N/A	N/A	N	N/A
422	246	4025047898	CREDIT CARD	27/06/2016	21/08/2024	Reduced Income	11/09/2024	29/01/2025	1	1	140	140	N/A	N	N/A	N/A	29/01/2025	N/A	N/A	N/A	N	N/A
423	466	4025056696	CREDIT CARD	16/11/2015	19/07/2022	Not disclosed by customer	09/08/2022	30/01/2025	1	1	905	905	N/A	N	N/A	N/A	30/01/2025	N/A	N/A	N/A	N	N/A
424	467	4025124188	HOME LOAN	26/02/2016	05/09/2023	Medical	26/09/2023	17/02/2025	1	1	510	510	N/A	N	N/A	N/A	17/02/2025	N/A	N/A	N/A	N	N/A
425	128	4025173339	HOME LOAN	15/02/2022	03/06/2024	Other	24/06/2024	27/03/2025	1	1	276	276	N/A	N	N/A	N/A	27/03/2025	N/A	N/A	N/A	N	N/A
426	129.1	4025202984	OVERDRAFT	25/02/2016	06/06/2024	Other	27/06/2024	25/06/2025	1	2	363	726	N/A	N	N/A	N/A	3/03/2025	N/A	N/A	N/A	N	N/A
427	129.2	4025202984	CREDIT CARD	18/01/2016	06/06/2024	Other	27/06/2024	25/06/2025					N/A	N	N/A	N/A	3/03/2025	N/A	N/A	N/A	N	N/A
428	247	4025298699	CREDIT CARD	17/04/2023	13/08/2024	Not disclosed by customer	03/09/2024	11/03/2025	1	1	189	189	N/A	Y	Full Debt Waiver	$ 2,419.39	11/03/2025	4/09/2024	22/10/2024	N/A	N	N/A
429	130.1	4025308163	CREDIT CARD	28/01/2016	18/03/2024	Reduced Income	08/04/2024	25/06/2025	1	3	443	1329	N/A	N	N/A	N/A	5/03/2025	N/A	N/A	N/A	N	N/A
430	130.2	4025308163	HOME LOAN	22/03/2023	18/03/2024	Reduced Income	08/04/2024	25/06/2025					N/A	N	N/A	N/A	5/03/2025	N/A	N/A	N/A	N	N/A
431	130.3	4025308163	HOME LOAN	30/03/2023	18/03/2024	Reduced Income	08/04/2024	25/06/2025					N/A	N	N/A	N/A	5/03/2025	N/A	N/A	N/A	N	N/A
432	131	4025417223	HOME LOAN	04/05/2016	03/06/2024	Medical	24/06/2024	25/06/2025	1	1	366	366	N/A	N	N/A	N/A	4/03/2025	N/A	N/A	N/A	N	N/A
433	248.1	4025441886	CREDIT CARD	26/10/2016	12/08/2024	Not disclosed by customer	02/09/2024	17/02/2025	1	3	168	504	N/A	N	N/A	N/A	17/02/2025	N/A	N/A	N/A	N	N/A
434	248.2	4025441886	HOME LOAN	03/06/2016	12/08/2024	Not disclosed by customer	02/09/2024	17/02/2025					N/A	N	N/A	N/A	17/02/2025	N/A	N/A	N/A	N	N/A
435	248.3	4025441886	HOME LOAN	26/06/2023	12/08/2024	Not disclosed by customer	02/09/2024	17/02/2025					N/A	N	N/A	N/A	17/02/2025	N/A	N/A	N/A	N	N/A
436	468	4025457140	HOME LOAN	09/10/2017	06/04/2023	Abuse. Separation	27/04/2023	25/06/2025	1	1	790	790	N/A	N	N/A	N/A	25/02/2025	N/A	N/A	N/A	N	N/A
437	249.2	4025470055	HOME LOAN	15/08/2022	09/07/2024	Reduced Income	05/08/2024	25/06/2025	1	2	324	648	N/A	N	N/A	N/A	12/02/2025	N/A	N/A	N/A	N	N/A
438	249.3	4025470055	INVESTMENT LOAN	06/04/2023	09/07/2024	Reduced Income	05/08/2024	25/06/2025					N/A	N	N/A	N/A	12/02/2025	10/04/2025	N/A	N/A	N	N/A
439	469.1	4025582730	CREDIT CARD	06/11/2017	29/07/2022	Overcommitment	19/08/2022	25/06/2025	1	2	1041	2082	N/A	N	N/A	N/A	17/02/2025	22/06/2022	27/05/2024	N/A	Y	ACCOUNT SOLD TO CREDIT CORP ON 17/10/2024
440	469.2	4025582730	CREDIT CARD	08/04/2016	29/07/2022	Overcommitment	19/08/2022	25/06/2025					N/A	N	N/A	N/A	17/02/2025	8/01/2024	27/02/2024	N/A	Y	Account sold to Pioneer on 14/11/2024
441	471	4025626110	HOME LOAN	29/06/2017	17/02/2023	Overcommitment	10/03/2023	07/03/2025	1	1	728	728	N/A	N	N/A	N/A	7/03/2025	N/A	N/A	N/A	N	N/A
442	612	4025694828	CREDIT CARD	19/02/2021	05/04/2023	Not disclosed by customer	26/04/2023	03/07/2025	1	1	799	799	N/A	N	N/A	N/A	22/01/2025	N/A	N/A	N/A	N	N/A
443	250.1	4025707071	HOME LOAN	23/08/2016	09/09/2024	Other	30/09/2024	18/02/2025	1	2	141	282	N/A	N	N/A	N/A	18/02/2025	N/A	N/A	N/A	N	N/A
444	250.2	4025707071	CREDIT CARD	10/06/2016	09/09/2024	Other	30/09/2024	18/02/2025					N/A	N	N/A	N/A	18/02/2025	N/A	N/A	N/A	N	N/A
445	251.1	4025764864	HOME LOAN	12/05/2021	10/08/2024	Not disclosed by customer	31/08/2024	30/01/2025	1	2	152	304	N/A	N	N/A	N/A	30/01/2025	N/A	N/A	N/A	N	N/A
446	251.2	4025764864	CREDIT CARD	25/03/2021	10/08/2024	Not disclosed by customer	31/08/2024	30/01/2025					N/A	N	N/A	N/A	30/01/2025	N/A	N/A	N/A	N	N/A
447	472.1	4025820769	CREDIT CARD	18/09/2017	12/03/2023	Overcommitment	02/04/2023	30/01/2025	1	2	669	1338	N/A	N	N/A	N/A	30/01/2025	N/A	N/A	N/A	N	N/A
448	472.2	4025820769	HOME LOAN	03/11/2022	12/03/2023	Overcommitment	02/04/2023	30/01/2025					N/A	N	N/A	N/A	30/01/2025	N/A	N/A	N/A	N	N/A
449	613.1	4025833598	OVERDRAFT	22/07/2016	15/03/2023	Business downturn or failure	05/04/2023	03/07/2025	1	2	820	1640	N/A	N	N/A	N/A	13/02/2025	N/A	N/A	N/A	N	N/A
450	613.2	4025833598	HOME LOAN	08/07/2016	15/03/2023	Business downturn or failure	05/04/2023	03/07/2025					N/A	N	N/A	N/A	13/02/2025	7/05/2024	N/A	N/A	N	N/A
451	473	4025847300	Home Loan	19/07/2016	09/01/2023	Unemployment	30/01/2023	22/02/2023	1	1	23	23	N/A	N	N/A	N/A	18/02/2025	17/01/2023	N/A	N/A	N	N/A
452	323	4025868956	CREDIT CARD	27/06/2016	20/12/2023	Overcommitment	10/01/2024	25/06/2025	1	1	532	532	N/A	N	N/A	N/A	17/02/2025	N/A	N/A	N/A	N	N/A
453	252	4026028994	CREDIT CARD	23/08/2019	08/07/2024	Not disclosed by customer	29/07/2024	29/01/2025	1	1	184	184	N/A	N	N/A	N/A	29/01/2025	N/A	N/A	N/A	N	N/A

SCHEDULE

		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U
Row	Count	Customer ID	Type of credit contract	Date of credit contract	Date of hardship notice	Reason for hardship notice	Date notice of decision was due	Date notice of decision was given	Minimum number of section 72(4) contraventions	Maximum number of section 72(4) contraventions	Minimum number of section 175A contraventions	Maximum number of section 175A contraventions	Date customer made a complaint in relation to hardship notice (if applicable)	Did ANZ identify any financial or non-financial loss suffered by the customer (Y/N)?	Details of remediation provided by ANZ (if applicable)	Amount of financial remediation to customer (if applicable)	Date of remediation	Date of any default notice issued by ANZ	Date of any demand notice issued by ANZ	Date of any bankruptcy filing by customer	Was the customer referred by ANZ to an external debt collection agency?	Details of any referral to external debt collection agency by ANZ.
454	474	4026080007	CREDIT CARD	06/09/2021	17/04/2023	Overcommitment	08/05/2023	25/06/2025	1	1	779	779	N/A	N	N/A	N/A	18/02/2025	21/11/2023	31/05/2024	N/A	Y	Account outsourced to Baycorp on 07/08/2024. Account recalled back to ANZ on 06/09/2024
455	132.1	4026100603	OVERDRAFT	06/10/2016	08/05/2024	Reduced Income	29/05/2024	25/06/2025	1	2	392	784	N/A	N	N/A	N/A	17/02/2025	N/A	N/A	N/A	N	N/A
456	132.4	4026100603	CREDIT CARD	05/09/2016	08/05/2024	Reduced Income	29/05/2024	25/06/2025					N/A	N	N/A	N/A	17/02/2025	N/A	N/A	N/A	N	N/A
457	133	4026155395	HOME LOAN	24/08/2023	24/04/2024	Unemployment	15/05/2024	29/05/2024	1	1	14	14	N/A	N	N/A	N/A	5/03/2025	N/A	N/A	N/A	N	N/A
458	134	4026253539	HOME LOAN	19/12/2016	27/02/2024	Medical	19/03/2024	22/05/2024	1	1	64	64	N/A	Y	CCR updated for February 2024 to May 2024	N/A	21/03/2025	9/07/2024	6/09/2024	N/A	N	N/A
459	135.1	4026512546	HOME LOAN	02/11/2021	20/05/2024	Bereavement	10/06/2024	25/06/2025	1	4	380	1520	N/A	N	N/A	N/A	5/03/2025	N/A	N/A	N/A	N	N/A
460	135.2	4026512546	HOME LOAN	13/01/2017	20/05/2024	Bereavement	10/06/2024	25/06/2025					N/A	N	N/A	N/A	5/03/2025	N/A	N/A	N/A	N	N/A
461	135.3	4026512546	HOME LOAN	13/01/2017	20/05/2024	Bereavement	10/06/2024	25/06/2025					N/A	N	N/A	N/A	5/03/2025	N/A	N/A	N/A	N	N/A
462	135.4	4026512546	CREDIT CARD	29/05/2017	20/05/2024	Bereavement	10/06/2024	25/06/2025					N/A	N	N/A	N/A	5/03/2025	N/A	N/A	N/A	N	N/A
463	253.1	4026531010	HOME LOAN	09/06/2023	20/08/2024	Unemployment	10/09/2024	25/06/2025	1	2	288	576	N/A	N	N/A	N/A	22/01/2025	N/A	N/A	N/A	N	N/A
464	253.2	4026531010	HOME LOAN	09/06/2023	20/08/2024	Unemployment	10/09/2024	25/06/2025					N/A	N	N/A	N/A	22/01/2025	N/A	N/A	N/A	N	N/A
465	136.1	4026531480	PERSONAL LOAN	17/07/2017	02/04/2024	Overcommitment	23/04/2024	25/06/2025	1	2	428	856	N/A	N	N/A	N/A	22/01/2025	N/A	N/A	N/A	N	N/A
466	136.2	4026531480	CREDIT CARD	27/06/2017	02/04/2024	Overcommitment	23/04/2024	25/06/2025					N/A	N	N/A	N/A	22/01/2025	N/A	N/A	N/A	N	N/A
467	137	4026539064	CREDIT CARD	09/12/2016	23/04/2024	Business downturn	14/05/2024	25/06/2025	1	1	407	407	N/A	Y	Small Balance Write Off for NIL Lending product DDA [REDACTED]	$ 9.69	22/01/2025	N/A	N/A	N/A	N	N/A
468	254.1	4026612777	HOME LOAN	25/06/2018	28/06/2024	Reduced income	19/07/2024	28/02/2025	1	3	224	672	N/A	N	N/A	N/A	28/02/2025	N/A	N/A	N/A	N	N/A
469	254.2	4026612777	INVESTMENT LOAN	25/06/2018	28/06/2024	Reduced income	19/07/2024	28/02/2025					N/A	N	N/A	N/A	28/02/2025	N/A	N/A	N/A	N	N/A
470	254.3	4026612777	INVESTMENT LOAN	27/09/2018	28/06/2024	Reduced income	19/07/2024	28/02/2025					N/A	N	N/A	N/A	28/02/2025	N/A	N/A	N/A	N	N/A
471	255	4026639308	CREDIT CARD	30/08/2022	02/09/2024	Reduced income	23/09/2024	21/10/2024	1	1	28	28	N/A	N	N/A	N/A	19/03/2025	N/A	N/A	N/A	N	N/A
472	476	4026824022	CREDIT CARD	22/11/2019	28/04/2023	Reduced Income	19/05/2023	25/06/2025	1	1	768	768	N/A	N	N/A	N/A	5/03/2025	N/A	N/A	N/A	N	N/A
473	138.1	4026842991	HOME LOAN	17/05/2017	21/02/2024	Overcommitment, Other	13/03/2024	25/06/2025	1	2	469	938	N/A	N	N/A	N/A	23/01/2025	N/A	N/A	N/A	N	N/A
474	138.2	4026842991	CREDIT CARD	20/04/2017	21/02/2024	Overcommitment, Other	13/03/2024	25/06/2025					N/A	N	N/A	N/A	23/01/2025	N/A	N/A	N/A	N	N/A
475	256	4026905097	CREDIT CARD	22/07/2021	12/08/2024	Unemployment	02/09/2024	28/03/2025	1	1	207	207	N/A	Y	Fee reversal	$ 320.00	3/04/2025	N/A	N/A	N/A	N	N/A
476	257.1	4026926808	HOME LOAN	10/04/2017	12/09/2024	Not disclosed by customer	03/10/2024	25/06/2025	1	2	265	530	N/A	N	N/A	N/A	23/01/2025	N/A	N/A	N/A	N	N/A
477	257.2	4026926808	CREDIT CARD	18/04/2017	12/09/2024	Not disclosed by customer	03/10/2024	25/06/2025					N/A	N	N/A	N/A	23/01/2025	N/A	N/A	N/A	N	N/A
478	477	4026952217	CREDIT CARD	08/08/2022	15/10/2023	Not disclosed by customer	05/11/2023	25/06/2025	1	1	598	598	N/A	N	N/A	N/A	6/01/2025	N/A	N/A	N/A	N	N/A
479	478.1	4026964166	Home Loan	03/07/2017	29/09/2023	REDUCED INCOME	20/10/2023	25/06/2025	1	2	614	1228	N/A	N	N/A	N/A	5/03/2025	6/03/2025	N/A	N/A	N	N/A
480	478.2	4026964166	Home Loan	03/07/2017	29/09/2023	REDUCED INCOME	20/10/2023	25/06/2025					N/A	N	N/A	N/A	5/03/2025	6/03/2025	N/A	N/A	N	N/A
481	258.1	4026967997	INVESTMENT LOAN	11/05/2017	14/07/2024	Not disclosed by customer	04/08/2024	25/06/2025	1	2	325	650	N/A	N	N/A	N/A	3/03/2025	N/A	N/A	N/A	N	N/A
482	258.2	4026967997	CREDIT CARD	11/04/2017	14/07/2024	Not disclosed by customer	04/08/2024	25/06/2025					N/A	N	N/A	N/A	3/03/2025	N/A	N/A	N/A	N	N/A
483	139	4026969723	HOME LOAN	14/07/2020	07/06/2024	Overcommitment	28/06/2024	02/08/2024	1	1	35	35	N/A	Y	CCR updated for July 2024 (June 2024 not impacted)	N/A	3/04/2025	19/08/2024	N/A	N/A	N	N/A
484	140	4026998573	CREDIT CARD	09/07/2018	21/01/2024	Not disclosed by customer	11/02/2024	25/06/2025	1	1	500	500	N/A	Y	Small Balance Write Off for NIL Lending product DDA [REDACTED]	$ 20.14	4/03/2025	N/A	N/A	N/A	N	N/A
485	259	4027008029	CREDIT CARD	31/05/2018	27/06/2024	Not disclosed by customer	18/07/2024	25/03/2025	1	1	250	250	N/A	N	N/A	N/A	9/04/2025	N/A	5/07/2024	N/A	Y	Contingent Cards: ARL - 1300 303 847 requested on 30/07/2024, Account has been recalled by ANZ 20/09/2024 , Account outsourced 16/04/2025 to Baycorp
486	479	4027014024	CREDIT CARD	26/04/2017	24/10/2023	Reduced Income	14/11/2023	06/12/2023	1	1	22	22	N/A	N	N/A	N/A	25/02/2025	15/06/2024	N/A	N/A	N	N/A
487	260.1	4027218281	CREDIT CARD	19/06/2017	14/08/2024	Not disclosed by customer	04/09/2024	20/12/2024	1	2	107	214	N/A	N	N/A	N/A	9/04/2025	N/A	N/A	N/A	N	N/A
488	260.2	4027218281	CREDIT CARD	14/05/2019	14/08/2024	Not disclosed by customer	04/09/2024	20/12/2024					N/A	N	N/A	N/A	9/04/2025	N/A	N/A	N/A	N	N/A
489	142	4027271558	CREDIT CARD	12/06/2023	29/04/2024	Not disclosed by customer	20/05/2024	25/06/2025	1	1	401	401	N/A	N	N/A	N/A	27/02/2025	N/A	N/A	N/A	N	N/A
490	143.1	4027280617	PERSONAL LOAN	08/09/2023	15/04/2024	Other	06/05/2024	17/02/2025	1	2	287	574	N/A	N	N/A	N/A	17/02/2025	N/A	N/A	N/A	N	N/A
491	143.2	4027280617	HOME LOAN	17/08/2023	15/04/2024	Other	06/05/2024	17/02/2025					N/A	N	N/A	N/A	17/02/2025	N/A	N/A	N/A	N	N/A
492	144	4027287677	CREDIT CARD	03/07/2017	19/02/2024	Not disclosed by customer	11/03/2024	18/02/2025	1	1	344	344	N/A	N	N/A	N/A	18/02/2025	N/A	N/A	N/A	N	N/A
493	145	4027318008	CREDIT CARD	04/04/2023	08/05/2024	Medical	29/05/2024	03/04/2025	1	1	309	309	N/A	N	N/A	N/A	4/03/2025	3/04/2025	N/A	N/A	N	N/A
494	146.1	4027348831	HOME LOAN	16/12/2020	04/06/2024	Not disclosed by customer	25/06/2024	25/06/2025	1	3	365	1095	N/A	N	N/A	N/A	13/03/2025	N/A	N/A	N/A	N	N/A
495	146.2	4027348831	HOME LOAN	16/12/2020	04/06/2024	Not disclosed by customer	25/06/2024	25/06/2025					N/A	N	N/A	N/A	13/03/2025	N/A	N/A	N/A	N	N/A
496	146.3	4027348831	CREDIT CARD	03/08/2017	04/06/2024	Not disclosed by customer	25/06/2024	25/06/2025					N/A	N	N/A	N/A	13/03/2025	N/A	N/A	N/A	N	N/A
497	147.1	4027353527	INVESTMENT LOAN	20/03/2018	19/05/2024	Not disclosed by customer	09/06/2024	01/04/2025	1	2	296	592	N/A	Y	CCR updated for May 2024	N/A	1/04/2025	N/A	N/A	N/A	N	N/A
498	147.2	4027353527	CREDIT CARD	31/01/2018	19/05/2024	Not disclosed by customer	09/06/2024	01/04/2025					N/A	N	N/A	N/A	1/04/2025	N/A	N/A	N/A	N	N/A
499	261	4027379245	CREDIT CARD	17/02/2020	16/08/2024	Not disclosed by customer	06/09/2024	25/06/2025	1	1	292	292	N/A	N	N/A	N/A	21/02/2025	N/A	N/A	N/A	N	N/A
500	614	4027406913	CREDIT CARD	05/10/2021	21/07/2023	Not disclosed by customer	11/08/2023	03/07/2025	1	1	692	692	N/A	N	N/A	N/A	20/02/2025	N/A	N/A	N/A	N	N/A
501	148	4027416161	HOME LOAN	03/08/2022	07/06/2024	Overcommitment	28/06/2024	25/06/2025	1	1	362	362	N/A	N	N/A	N/A	4/03/2025	N/A	N/A	N/A	N	N/A
502	480.1	4027419499	OVERDRAFT	05/09/2022	06/11/2023	Not disclosed by customer	27/11/2023	25/06/2025	1	2	576	1152	N/A	N	N/A	N/A	4/03/2025	N/A	N/A	N/A	N	N/A
503	480.2	4027419499	CREDIT CARD	27/10/2017	06/11/2023	Not disclosed by customer	27/11/2023	25/06/2025					N/A	N	N/A	N/A	4/03/2025	N/A	N/A	N/A	N	N/A
504	149	4027422488	CREDIT CARD	01/06/2023	20/05/2024	Overcommitment	10/06/2024	28/02/2025	1	1	263	263	N/A	N	N/A	N/A	28/02/2025	N/A	N/A	N/A	N	N/A
505	481	4027498052	HOME LOAN	23/11/2017	07/05/2023	Separation	14/08/2023	26/07/2023	1	1	32	32	N/A	N	N/A	N/A	19/02/2025	13/02/2024	2/06/2023	N/A	N	N/A
506	150	4027562726	CREDIT CARD	13/06/2018	09/06/2024	Unemployment	30/06/2024	25/06/2025	1	1	360	360	N/A	N	N/A	N/A	23/01/2025	N/A	N/A	N/A	N	N/A
507	151	4027626022	PERSONAL LOAN	01/11/2022	25/03/2024	Not disclosed by customer	15/04/2024	30/01/2025	1	1	290	290	N/A	N	N/A	N/A	30/01/2025	28/06/2024	N/A	NA	N	N/A
508	482.1	4027634050	PERSONAL LOAN	16/03/2022	28/08/2023	Unemployment	18/09/2023	04/03/2025	1	2	533	1066	N/A	N	N/A	N/A	4/03/2025	N/A	N/A	N/A	N	N/A
509	482.2	4027634050	CREDIT CARD	08/02/2022	28/08/2023	Unemployment	18/09/2023	04/03/2025					N/A	N	N/A	N/A	4/03/2025	N/A	N/A	N/A	N	N/A
510	483	4027646598	PERSONAL LOAN	14/01/2022	02/11/2023	Reduced Income	23/11/2023	03/04/2025	1	1	497	497	N/A	N	N/A	N/A	3/04/2025	13/01/2024	N/A	N/A	N	N/A
511	484	4027649809	CREDIT CARD	19/10/2017	05/08/2023	Not disclosed by customer	26/08/2023	25/06/2025	1	1	669	669	N/A	N	N/A	N/A	14/03/2025	14/03/2025	N/A	N/A	N	N/A
512	485.1	4027971689	HOME LOAN	17/02/2021	13/05/2023	Not disclosed by customer	03/06/2023	03/02/2025	1	2	611	1222	N/A	N	N/A	N/A	3/02/2025	N/A	N/A	N/A	N	N/A
513	485.2	4027971689	CREDIT CARD	10/02/2023	13/05/2023	Not disclosed by customer	03/06/2023	03/02/2025					N/A	N	N/A	N/A	3/02/2025	N/A	N/A	N/A	N	N/A
514	262.1	4027992535	PERSONAL LOAN	03/11/2022	24/07/2024	Reduced Income	14/08/2024	25/06/2025	1	2	315	630	N/A	N	N/A	N/A	24/01/2025	N/A	N/A	N/A	N	N/A
515	262.2	4027992535	CREDIT CARD	30/08/2023	24/07/2024	Reduced Income	14/08/2024	25/06/2025					N/A	N	N/A	N/A	24/01/2025	N/A	N/A	N/A	N	N/A
516	263	4028057260	HOME LOAN	12/04/2022	16/07/2024	Business downturn or failure	06/08/2024	19/08/2024	1	1	13	13	N/A	N	N/A	N/A	28/03/2025	N/A	N/A	N/A	N	N/A
517	152.1	4028097491	HOME LOAN	23/02/2018	27/05/2024	Overcommitment, Reduced income	17/06/2024	21/03/2025	1	2	277	554	N/A	Y	CCR updated for June 2024 and August 2024 to Novemeber 2024	N/A	21/03/2025	N/A	N/A	N/A	N	N/A
518	152.2	4028097491	CREDIT CARD	27/02/2018	27/05/2024	Overcommitment, Reduced income	17/06/2024	21/03/2025					N/A	N	N/A	N/A	21/03/2025	N/A	N/A	N/A	N	N/A
519	486	4028114803	CREDIT CARD	07/09/2018	22/08/2022	Not disclosed by customer	12/09/2022	03/02/2025	1	1	875	875	N/A	N	N/A	N/A	3/02/2025	N/A	N/A	N/A	N	N/A
520	487	4028266822	CREDIT CARD	11/10/2018	15/08/2023	Medical	04/10/2023	26/10/2023	1	1	23	23	N/A	N	N/A	N/A	19/02/2025	N/A	10/11/2023	N/A	N	N/A
521	153.1	4028272570	CREDIT CARD	11/11/2019	29/01/2024	Bereavement, Medical	19/02/2024	20/02/2024	1	2	1	2	N/A	N	N/A	N/A	13/02/2025	23/01/2024	12/03/2024	N/A	Y	Account sold to Credit Corp on 17/10/2024
522	153.2	4028272570	CREDIT CARD	02/12/2019	29/01/2024	Bereavement, Medical	19/02/2024	20/02/2024					N/A	N	N/A	N/A	13/02/2025	17/01/2024	6/03/2024	N/A	Y	Account sold to Credit Corp on 17/10/2025
523	264.1	4028299847	HOME LOAN	13/06/2018	12/07/2024	Medical, Unemployment	02/08/2024	18/03/2025	1	2	228	456	N/A	N	N/A	N/A	19/03/2025	N/A	N/A	N/A	N	N/A
524	264.2	4028299847	CREDIT CARD	01/08/2018	12/07/2024	Medical, Unemployment	02/08/2024	18/03/2025					N/A	N	N/A	N/A	19/03/2025	19/03/2025	6/05/2025	N/A	N	N/A
525	154.1	4028355836	HOME LOAN	10/07/2018	30/04/2024	Overcommitment	21/05/2024	25/06/2025	1	2	400	800	N/A	N	N/A	N/A	13/03/2025	N/A	N/A	N/A	N	N/A
526	154.2	4028355836	CREDIT CARD	05/06/2018	30/04/2024	Overcommitment	21/05/2024	25/06/2025					N/A	N	N/A	N/A	13/03/2025	N/A	N/A	N/A	N	N/A

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Row	Count	A Customer ID	B Type of credit contract	C Date of credit contract	D Date of hardship notice	E Reason for hardship notice	F Date notice of decision was due	G Date notice of decision was given	H Minimum number of section 72(4) contraventions	I Maximum number of section 72(4) contraventions	J Minimum number of section 175A contraventions	K Maximum number of section 175A contraventions	L Date customer made a complaint in relation to hardship notice (if applicable)	M Did ANZ identify any financial or non-financial loss suffered by the customer (Y/N)?	N Details of remediation provided by ANZ (if applicable)	O Amount of financial remediation to customer (if applicable)	P Date of remediation	Q Date of any default notice issued by ANZ	R Date of any demand notice issued by ANZ	S Date of any bankruptcy filing by customer	T Was the customer referred by ANZ to an external debt collection agency?	U Details of any referral to external debt collection agency by ANZ.
527	265.1	4028382045	INVESTMENT LOAN	29/12/2022	02/08/2024	Reduced Income , Overcommitm	23/08/2024	16/10/2024	1	2	54	108	N/A	N	N/A	N/A	28/02/2025	N/A	N/A	N/A	N	N/A
528	265.3	4028382045	HOME LOAN	30/11/2020	02/08/2024	Reduced Income , Overcommitm	23/08/2024	16/10/2024					N/A	N	N/A	N/A	28/02/2025	N/A	N/A	N/A	N	N/A
529	155.1	4028383856	PERSONAL LOAN	01/11/2023	04/06/2024	Not disclosed by customer	25/06/2024	31/01/2025	1	2	220	440	N/A	N	N/A	N/A	31/01/2025	N/A	N/A	N/A	N	N/A
530	155.2	4028383856	CREDIT CARD	25/02/2019	04/06/2024	Not disclosed by customer	25/06/2024	31/01/2025					N/A	N	N/A	N/A	31/01/2025	N/A	N/A	N/A	N	N/A
531	156	4028461687	CREDIT CARD	22/06/2022	24/04/2024	Not disclosed by customer	15/05/2024	25/06/2025	1	1	406	406	N/A	N	N/A	N/A	27/03/2025	N/A	N/A	N/A	N	N/A
532	490	4028510568	CREDIT CARD	06/06/2018	04/10/2022	Overcommitment	25/10/2022	25/06/2025	1	1	974	974	N/A	N	N/A	N/A	5/03/2025	N/A	N/A	N/A	N	N/A
533	158.1	4028549515	INVESTMENT LOAN	17/07/2018	31/05/2024	Reduced Income	21/06/2024	19/03/2025	1	2	271	542	N/A	Y	CCR updated for March 2024 and May 2024	N/A	19/03/2025	N/A	N/A	N/A	N	N/A
534	158.2	4028549515	INVESTMENT LOAN	17/07/2018	31/05/2024	Reduced Income	21/06/2024	19/03/2025					N/A	Y	CCR updated for February 2024 to June 2024	N/A	19/03/2025	N/A	N/A	N/A	N	N/A
535	266	4028574294	PERSONAL LOAN	18/12/2018	19/07/2024	Reduced Income	09/08/2024	23/01/2025	1	1	167	167	N/A	N	N/A	N/A	23/01/2025	N/A	N/A	N/A	N	N/A
536	268	4028605913	PERSONAL LOAN	10/10/2019	06/09/2024	Overcommitment	27/09/2024	30/09/2024	1	1	3	3	N/A	N	N/A	N/A	19/12/2024	N/A	N/A	N/A	Y	Outsourced to Baycorp 02/04/2025
537	270.1	4028692617	HOME LOAN	15/10/2021	02/07/2024	Not disclosed by customer	23/07/2024	07/03/2025	1	2	227	454	N/A	N	N/A	N/A	7/03/2025	N/A	N/A	N/A	N	N/A
538	270.2	4028692617	HOME LOAN	01/11/2019	02/07/2024	Not disclosed by customer	23/07/2024	07/03/2025					N/A	N	N/A	N/A	7/03/2025	N/A	N/A	N/A	N	N/A
539	271.1	4028766791	PERSONAL LOAN	15/02/2023	25/06/2024	Unemployment	16/07/2024	23/09/2024	1	2	344	413	N/A	N	N/A	N/A	27/03/2025	N/A	N/A	N/A	N	N/A
540	271.2	4028766791	CREDIT CARD	07/11/2019	25/06/2024	Unemployment	16/07/2024	25/06/2025					N/A	N	N/A	N/A	27/03/2025	N/A	N/A	N/A	N	N/A
541	491.2	4028880997	CREDIT CARD	10/09/2018	24/03/2023	Unemployment	14/04/2023	31/01/2025	1	1	658	658	N/A	N	N/A	N/A	31/01/2025	N/A	N/A	N/A	N	N/A
542	273	4028909681	HOME LOAN	05/06/2019	28/06/2024	Reduced income	19/07/2024	25/06/2025	1	1	341	341	N/A	N	N/A	N/A	31/03/2025	N/A	N/A	N/A	N	N/A
543	274	4028924184	CREDIT CARD	14/12/2022	07/08/2024	Medical	08/11/2024	04/11/2024	1	1	44	44	N/A	Y	Credit report was changed for September 2024 to October 2024 to appears as hardship	N/A	19/03/2025	19/11/2024	7/04/2025	N/A	N	N/A
544	492.1	4028924567	CREDIT CARD	14/02/2019	20/11/2023	Overcommitment	11/12/2023	31/01/2025	1	2	417	834	N/A	N	N/A	N/A	31/01/2025	N/A	N/A	N/A	N	N/A
545	492.2	4028924567	HOME LOAN	05/04/2019	20/11/2023	Overcommitment	11/12/2023	31/01/2025					N/A	N	N/A	N/A	31/01/2025	N/A	N/A	N/A	N	N/A
546	276	4029125729	HOME LOAN	15/10/2019	13/08/2024	Overcommitment	03/09/2024	10/10/2024	1	1	37	37	15/08/2024	N	N/A	N/A	13/02/2025	N/A	N/A	N/A	N	N/A
547	493	4029201538	PERSONAL LOAN	23/06/2023	18/10/2023	Reduced Income	08/11/2023	25/06/2025	1	1	595	595	N/A	N	N/A	N/A	19/02/2025	N/A	18/09/2023	N/A	Y	Account outsourced 17/01/2024 to ARL Contact Number due to disengagement. Amount: $23400.00
548	159.1	4029246529	HOME LOAN	06/01/2021	06/02/2024	Unemployment	27/02/2024	25/06/2025	1	2	484	968	N/A	N	N/A	N/A	5/03/2025	18/03/2025	N/A	N/A	N	N/A
549	159.2	4029246529	CREDIT CARD	30/11/2020	06/02/2024	Unemployment	27/02/2024	25/06/2025					N/A	N	N/A	N/A	5/03/2025	N/A	N/A	N/A	N	N/A
550	160	4029269736	CREDIT CARD	25/01/2021	27/01/2024	Overcommitment	17/02/2024	25/06/2025	1	1	494	494	N/A	N	N/A	N/A	5/03/2025	N/A	N/A	N/A	N	N/A
551	494	4029275821	CREDIT CARD	19/06/2019	10/08/2023	Not disclosed by customer	31/08/2023	14/03/2025	1	1	561	561	16/04/2025	Y	Credit Card Annual fee of $370.00 for year 2023 reversed as good will gesture. Please call customer to understand current situation and provide assistance as appropriate. Letter was sent	$ 370.00	17/03/2025	6/07/2024	9/09/2024	N/A	Y	Account outsourced 19/03/2025 to Baycorp due to disengagement , Amount: $16791.21
552	495	4029278297	PERSONAL LOAN	28/12/2022	21/09/2023	Reduced Income	12/10/2023	06/03/2025	1	1	511	511	N/A	N	N/A	N/A	6/03/2025	19/09/2023	6/11/2023	N/A	Y	Account outsourced 13/03/2025 to RS due to disengagement, Amount : 5756.85
553	161	4029357573	HOME LOAN	20/11/2020	29/01/2024	Medical	19/02/2024	25/06/2025	1	1	492	492	N/A	N	N/A	N/A	4/03/2025	N/A	N/A	N/A	N	N/A
554	496	4029392512	CREDIT CARD	25/03/2019	15/04/2023	Unemployment	06/05/2023	25/06/2025	1	1	781	781	N/A	N	N/A	N/A	18/01/2025	N/A	N/A	N/A	N	N/A
555	166	4029568793	CREDIT CARD	22/05/2019	13/05/2024	Reduced Income	03/06/2024	04/04/2025	1	1	305	305	N/A	Y	Default Notice and Demand Notice withdrawn and CCR updated for March 2024 to August 2024	N/A	4/04/2025	11/10/2024	11/06/2024	N/A	N	N/A
556	167	4029651959	HOME LOAN	30/06/2022	16/05/2024	Not disclosed by customer	06/06/2024	25/06/2025	1	1	384	384	N/A	N	N/A	N/A	27/03/2025	N/A	N/A	N/A	N	N/A
557	497.1	4029681724	PERSONAL LOAN	14/11/2022	14/09/2022	Overcommitment	05/10/2022	25/06/2025	1	2	994	1988	N/A	N	N/A	N/A	2/04/2025	15/03/2023	2/05/2023	N/A	Y	Account outsourced 21/12/2023 to Collection House due to disengagement, Amount :40281.05, Account has been recalled by ANZ 25/06/2024
558	497.2	4029681724	CREDIT CARD	13/05/2021	14/09/2022	Overcommitment	05/10/2022	25/06/2025					N/A	N	N/A	N/A	2/04/2025	27/05/2023	12/07/2023	N/A	Y	Account outsourced 17/01/2024 to RSM due to disengagement, Amount : 17,741.66 ,Account has been recalled by ANZ 11/07/2024
559	277	4029843990	CREDIT CARD	10/09/2019	01/08/2024	Reduced Income	29/10/2024	25/06/2025	1	1	286	286	15/08/2024	N	N/A	N/A	30/12/2024	16/07/2024	14/05/2025	N/A	N	N/A
560	278.1	4029917258	CREDIT CARD	22/06/2023	11/07/2024	Overcommitment	01/08/2024	03/02/2025	1	2	186	372	N/A	N	N/A	N/A	3/02/2025	N/A	N/A	N/A	N	N/A
561	278.2	4029917258	CREDIT CARD	22/06/2021	11/07/2024	Overcommitment	01/08/2024	03/02/2025					N/A	N	N/A	N/A	3/02/2025	N/A	N/A	N/A	N	N/A
562	498.1	4029931534	HOME LOAN	10/12/2019	22/05/2023	Medical	12/06/2023	12/02/2025	1	2	611	1222	N/A	N	N/A	N/A	12/02/2025	N/A	N/A	N/A	N	N/A
563	498.2	4029931534	CREDIT CARD	18/10/2022	22/05/2023	Medical	12/06/2023	12/02/2025					N/A	N	N/A	N/A	12/02/2025	N/A	N/A	N/A	N	N/A
564	279	4029979809	HOME LOAN	07/02/2022	30/07/2024	Overcommitment	20/08/2024	04/03/2025	1	1	196	196	N/A	N	N/A	N/A	4/03/2025	N/A	N/A	N/A	N	N/A
565	616.1	4030063856	HOME LOAN	03/07/2020	26/09/2022	Not disclosed by customer	17/10/2022	03/07/2025	1	2	990	1980	N/A	N	N/A	N/A	30/01/2025	N/A	N/A	N/A	N	N/A
566	616.2	4030063856	HOME LOAN	29/01/2020	26/09/2022	Not disclosed by customer	17/10/2022	03/07/2025					N/A	N	N/A	N/A	30/01/2025	N/A	N/A	N/A	N	N/A
567	280	4030076817	CREDIT CARD	30/01/2023	10/08/2024	Not disclosed by customer	31/08/2024	30/09/2024	1	1	30	30	N/A	N	N/A	N/A	19/03/2025	N/A	N/A	N/A	N	N/A
568	499	4030104466	CREDIT CARD	24/12/2019	20/11/2023	Not disclosed by customer	11/12/2023	25/06/2025	1	1	562	562	N/A	N	N/A	N/A	6/03/2025	N/A	N/A	N/A	N	N/A
569	168	4030183777	CREDIT CARD	27/10/2020	01/02/2024	Overcommitment	22/02/2024	12/02/2025	1	1	356	356	N/A	N	N/A	N/A	12/02/2025	N/A	N/A	N/A	N	N/A
570	500	4030202244	PERSONAL LOAN	19/07/2021	23/09/2022	Not disclosed by customer	14/10/2022	08/12/2022	1	1	55	55	N/A	N	N/A	N/A	14/02/2025	N/A	N/A	N/A	N	N/A
571	169	4030242518	HOME LOAN	25/01/2022	14/05/2024	Overcommitment	04/06/2024	24/01/2025	1	1	234	234	N/A	N	N/A	N/A	24/01/2025	31/03/2025	N/A	N/A	N	N/A
572	170	4030250929	HOME LOAN	08/12/2023	14/06/2024	Overcommitment	05/07/2024	25/06/2025	1	1	355	355	N/A	N	N/A	N/A	29/01/2025	N/A	N/A	N/A	N	N/A
573	501.1	4030262788	PERSONAL LOAN	27/10/2020	21/12/2022	Not disclosed by customer	11/01/2023	22/01/2025	1	2	742	1484	N/A	N	N/A	N/A	22/01/2025	1/09/2023	20/10/2023	N/A	N	N/A
574	501.2	4030262788	CREDIT CARD	10/03/2021	21/12/2022	Not disclosed by customer	11/01/2023	22/01/2025					N/A	N	N/A	N/A	22/01/2025	20/02/2025	24/04/2025	N/A	N	N/A
575	281.2	4030343951	HOME LOAN	02/10/2020	30/08/2024	Overcommitment	20/09/2024	12/02/2025	1	1	145	145	N/A	N	N/A	N/A	13/02/2025	N/A	N/A	N/A	N	N/A
576	502	4030390518	CREDIT CARD	02/02/2022	03/04/2023	Not disclosed by customer	24/04/2023	12/02/2025	1	1	660	660	N/A	N	N/A	N/A	13/02/2025	17/02/2025	4/04/2025	N/A	Y	Contingent Cards: Baycorp - 1300 657 803 . Requested on 02-MAY-25 due to disengagement, Amount $9322.31, Account has been recalled by ANZ 17/06/2025

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		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U
Row	Count	Customer ID	Type of credit contract	Date of credit contract	Date of hardship notice	Reason for hardship notice	Date notice of decision was due	Date notice of decision was given	Minimum number of section 72(4) contraventions	Maximum number of section 72(4) contraventions	Minimum number of section 175A contraventions	Maximum number of section 175A contraventions	Date customer made a complaint in relation to hardship notice (if applicable)	Did ANZ identify any financial or non-financial loss suffered by the customer (Y/N)?	Details of remediation provided by ANZ (if applicable)	Amount of financial remediation to customer (if applicable)	Date of remediation	Date of any default notice issued by ANZ	Date of any demand notice issued by ANZ	Date of any bankruptcy filing by customer	Was the customer referred by ANZ to an external debt collection agency?	Details of any referral to external debt collection agency by ANZ.
577	282.1	4030432846	HOME LOAN	06/09/2021	09/07/2024	Not disclosed by customer	30/07/2024	07/04/2025	1	2	251	502	N/A	Y	Credit report for July and August 2024 was amended.	N/A	7/04/2025	5/08/2024	N/A	N/A	N	N/A
578	282.2	4030432846	HOME LOAN	28/05/2020	09/07/2024	Not disclosed by customer	30/07/2024	07/04/2025					N/A	N	N/A	N/A	7/04/2025	N/A	N/A	N/A	N	N/A
579	503	4030467648	HOME LOAN	22/09/2020	24/04/2023	Overcommitment	15/05/2023	12/02/2025	1	1	639	639	N/A	N	N/A	N/A	13/02/2025	N/A	N/A	N/A	N	N/A
580	171	4030534251	HOME LOAN	27/05/2024	19/06/2024	Overcommitment	10/07/2024	14/03/2025	1	1	247	247	N/A	N	N/A	N/A	17/03/2025	N/A	N/A	N/A	N	N/A
581	504	4030557077	HOME LOAN	14/08/2020	09/02/2023	Overcommitment	02/03/2023	25/06/2025	1	1	846	846	N/A	N	N/A	N/A	31/01/2025	N/A	N/A	N/A	N	N/A
582	283	4030636478	CREDIT CARD	04/08/2020	19/08/2024	Reduced income	09/09/2024	31/10/2024	1	1	52	52	N/A	N	N/A	N/A	19/03/2024	N/A	N/A	N/A	N	N/A
583	505	4030831757	CREDIT CARD	19/10/2020	07/12/2023	Not disclosed by customer	28/12/2023	25/06/2025	1	1	545	545	N/A	N	N/A	N/A	3/03/2025	N/A	N/A	N/A	N	N/A
584	172.1	4030831956	HOME LOAN	16/02/2021	24/04/2024	Medical	15/05/2024	25/06/2025	1	2	406	812	17/02/2025	N	N/A	N/A	13/03/2025	N/A	N/A	N/A	N	N/A
585	172.2	4030831956	HOME LOAN	24/06/2021	24/04/2024	Medical	15/05/2024	25/06/2025					17/02/2025	N	N/A	N/A	13/03/2025	N/A	N/A	N/A	N	N/A
586	173	4030885211	HOME LOAN	01/10/2021	05/02/2024	Medical	14/06/2024	13/06/2024	1	1	81	81	N/A	N	N/A	N/A	6/02/2025	N/A	24/04/2024	N/A	N	N/A
587	174	4030887651	CREDIT CARD	01/10/2021	10/02/2024	Not disclosed by customer	11/10/2024	07/10/2024	1	1	195	195	N/A	Y	Interest reversal of $0.25 as good will gesture	$ 0.25	26/02/2025	18/03/2025	N/A	N/A	N	N/A
588	175	4030905648	HOME LOAN	08/03/2021	21/05/2024	Other	11/06/2024	25/06/2025	1	1	379	379	N/A	N	N/A	N/A	5/02/2025	N/A	N/A	N/A	N	N/A
589	176	4031014172	HOME LOAN	25/01/2021	15/05/2024	Reduced Income	05/06/2024	13/02/2025	1	1	253	253	N/A	N	N/A	N/A	13/02/2025	N/A	N/A	N/A	N	N/A
590	506	4031016086	CREDIT CARD	17/12/2020	09/01/2023	Not disclosed by customer	30/01/2023	04/04/2025	1	1	795	795	N/A	Y	full debt waiver approved on credit card	$ 15,690.09	4/04/2025	4/03/2023	20/09/2023	N/A	Y	Contingent Cards: Baycorp on 13/10/2023, Account has been recalled by ANZ 06/12/2023, Account outsourced 07/02/2024 to RSM , Account has been recalled by ANZ 27/09/2024, Account sold 17/10/2024 to Credit Corp. Reason : disengagement Amount :15690.09
591	177	4031209035	HOME LOAN	07/09/2021	19/03/2024	Overcommitment	09/04/2024	17/01/2025	1	1	283	283	N/A	N	N/A	N/A	24/02/2025	N/A	N/A	N/A	N	N/A
592	284	4031219851	CREDIT CARD	29/03/2021	16/07/2024	Not disclosed by customer	06/08/2024	24/09/2024	1	1	49	49	N/A	N	N/A	N/A	19/03/2025	N/A	N/A	N/A	N	N/A
593	285	4031223849	HOME LOAN	13/05/2021	01/08/2024	Not disclosed by customer	22/08/2024	13/03/2025	1	1	203	203	N/A	N	N/A	N/A	17/03/2025	N/A	N/A	N/A	N	N/A
594	178	4031233407	CREDIT CARD	30/03/2021	19/02/2024	Overcommitment	11/03/2024	12/02/2025	1	1	338	338	N/A	N	N/A	N/A	12/02/2025	N/A	N/A	N/A	N	N/A
595	617	4031253083	CREDIT CARD	01/03/2022	15/01/2023	Not disclosed by customer	05/02/2023	03/07/2025	1	1	879	879	N/A	N	N/A	N/A	3/02/2025	N/A	N/A	N/A	N	N/A
596	179	4031297536	HOME LOAN	28/05/2021	24/04/2024	Other personal circumstances	15/05/2024	25/06/2025	1	1	406	406	N/A	N	N/A	N/A	5/03/2025	N/A	N/A	N/A	N	N/A
597	418.1	4031304330	HOME LOAN	16/02/2022	19/08/2024	Not disclosed by customer	09/09/2024	25/06/2025	1	2	289	578	N/A	N	N/A	N/A	5/03/2025	N/A	N/A	N/A	N	N/A
598	418.2	4031304330	HOME LOAN	10/02/2022	19/08/2024	Not disclosed by customer	09/09/2024	25/06/2025					N/A	N	N/A	N/A	5/03/2025	N/A	N/A	N/A	N	N/A
599	419	4031328608	PERSONAL LOAN	16/04/2024	28/08/2024	Medical	18/09/2024	25/06/2025	1	1	280	280	N/A	N	N/A	N/A	26/02/2025	13/08/2024	1/10/2024	N/A	Y	Account outsourced to RS on 05/03/2025 due to disengagement. Amount: $5291.73
600	180	4031412743	CREDIT CARD	03/06/2021	19/06/2024	Not disclosed by customer	10/07/2024	25/06/2025	1	1	350	350	N/A	N	N/A	N/A	12/03/2025	N/A	N/A	N/A	N	N/A
601	618	4031492002	HOME LOAN	05/10/2021	04/12/2023	Overcommitment	25/12/2023	03/07/2025	1	1	556	556	N/A	N	N/A	N/A	20/02/2025	N/A	N/A	N/A	N	N/A
602	507.1	4031543311	PERSONAL LOAN	08/05/2023	11/07/2023	Not disclosed by customer	01/08/2023	25/06/2025	1	2	694	1388	N/A	N	N/A	N/A	3/03/2023	5/08/2023	16/10/2023	18/03/2024	Y	Account outsourced 07/09/2023 to Collection House, Account has been recalled by ANZ 28/09/2023, Account outsourced 01/11/2023 to Collection House,Account has been recalled by ANZ 01/12/2023 , Account outsourced 10/02/2024 to Collection House, Account outsourced 04/09/2024 to Bravure. Amount $19116.73
603	507.2	4031543311	CREDIT CARD	02/03/2022	11/07/2023	Not disclosed by customer	01/08/2023	25/06/2025					N/A	N	N/A	N/A	3/03/2023	7/10/2023	18/01/2024	18/03/2024	Y	Account outsourced 08/09/2023 to Collection House, Account has been recalled by ANZ 28/09/2023,Account outsourced 01/11/2023 to Collection House,Account has been recalled by ANZ 01/12/2023, Account outsourced 10/02/2024 to Collection House Contact , Account outsourced 04/09/2024 to Bravure. Amount $ 5759.82
604	508	4031581756	CREDIT CARD	16/08/2021	24/04/2023	Overcommitment	15/05/2023	28/03/2025	1	1	683	683	N/A	N	N/A	N/A	28/03/2025	N/A	N/A	N/A	N	N/A
605	181	4031642101	CREDIT CARD	16/09/2021	02/01/2024	Not disclosed by customer	23/01/2024	19/03/2025	1	1	421	421	N/A	Y	Amended Consumer credit report for May 2024 with letter	N/A	19/03/2025	N/A	N/A	N/A	N	N/A
606	509	4031863518	CREDIT CARD	14/11/2022	12/07/2023	Medical , Reduced Income	02/08/2023	28/11/2024	1	1	484	484	N/A	N	N/A	N/A	18/02/2025	N/A	N/A	N/A	N	N/A
607	182	4031879159	CREDIT CARD	22/03/2023	19/03/2024	Not disclosed by customer	09/04/2024	25/06/2025	1	1	442	442	N/A	N	N/A	N/A	4/03/2025	N/A	N/A	N/A	N	N/A
608	420	4031917796	HOME LOAN	22/04/2024	19/07/2024	Overcommitment	09/08/2024	27/02/2025	1	1	202	202	N/A	N	N/A	N/A	27/02/2025	N/A	N/A	N/A	N	N/A
609	184	4032141539	CREDIT CARD	10/05/2023	08/03/2024	Reduced Income	29/03/2024	23/01/2025	1	1	300	300	N/A	N	N/A	N/A	23/01/2025	N/A	N/A	N/A	N	N/A
610	510	4032301961	CREDIT CARD	11/02/2022	01/04/2023	Overcommitment	22/04/2023	25/06/2025	1	1	795	795	14/04/2023	N	N/A	N/A	18/03/2025	N/A	N/A	N/A	N	N/A
611	187	4032332633	CREDIT CARD	21/02/2022	06/02/2024	Abuse	27/02/2024	25/06/2025	1	1	484	484	14/03/2024	N	N/A	N/A	13/03/2025	N/A	N/A	N/A	N	N/A
612	421	4032423017	CREDIT CARD	24/05/2024	07/09/2024	Reduced Income, Medical	28/09/2024	20/12/2024	1	1	83	83	N/A	N	N/A	N/A	20/12/2024	N/A	N/A	N/A	N	N/A
613	189	4032513550	CREDIT CARD	19/04/2022	25/04/2024	Overcommitment	16/05/2024	17/05/2024	1	1	1	1	N/A	N	N/A	N/A	20/03/2025	N/A	N/A	N/A	N	N/A
614	190	4032545520	CREDIT CARD	15/11/2023	21/05/2024	Medical, Reduced Income	11/06/2024	25/06/2024	1	1	14	14	N/A	Y	CCR amended for the months of April and May 2024 to reflect FHI	N/A	28/03/2025	4/06/2024	7/10/2024	N/A	Y	Account Outsourced to Baycorp on 02/04/2025 Amount: $8,860.93 Reason: Default Notice and Demand Notice send then expired, customer remained disengaged.
615	511	4032548532	HOME LOAN	10/06/2022	25/07/2023	Overcommitment	15/08/2023	25/06/2025	1	1	680	680	N/A	N	N/A	N/A	13/03/2025	N/A	N/A	N/A	N	N/A
616	191	4032590447	HOME LOAN	09/06/2022	08/06/2024	Medical	29/06/2024	18/02/2025	1	1	234	234	N/A	N	N/A	N/A	18/02/2025	N/A	N/A	N/A	N	N/A
617	512	4032612366	HOME LOAN	21/07/2022	07/02/2023	Overcommitment	28/02/2023	25/06/2025	1	1	848	848	N/A	N	N/A	N/A	6/03/2025	N/A	N/A	N/A	N	N/A
618	422.1	4032676605	HOME LOAN	27/06/2022	19/08/2024	Overcommitment, Reduced Incor	09/09/2024	25/06/2025	1	2	289	578	N/A	N	N/A	N/A	2/04/2025	N/A	N/A	N/A	N	N/A

SCHEDULE

		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U
Row	Count	Customer ID	Type of credit contract	Date of credit contract	Date of hardship notice	Reason for hardship notice	Date notice of decision was due	Date notice of decision was given	Minimum number of section 72(4) contraventions	Maximum number of section 72(4) contraventions	Minimum number of section 175A contraventions	Maximum number of section 175A contraventions	Date customer made a complaint in relation to hardship notice (if applicable)	Did ANZ identify any financial or non-financial loss suffered by the customer (Y/N)?	Details of remediation provided by ANZ (if applicable)	Amount of financial remediation to customer (if applicable)	Date of remediation	Date of any default notice issued by ANZ	Date of any demand notice issued by ANZ	Date of any bankruptcy filing by customer	Was the customer referred by ANZ to an external debt collection agency?	Details of any referral to external debt collection agency by ANZ.
619	422.2	4032676605	HOME LOAN	03/11/2022	19/08/2024	Overcommitment, Reduced Inco	09/09/2024	25/06/2025					N/A	N	N/A	N/A	2/04/2025	N/A	N/A	N/A	N	N/A
620	513	4032748930	HOME LOAN	01/09/2022	28/08/2023	Not disclosed by customer	18/09/2023	17/03/2025	1	1	546	546	N/A	N	N/A	N/A	17/03/2025	N/A	N/A	N/A	N	N/A
621	192	4032824399	HOME LOAN	26/08/2022	29/05/2024	Overcommitment	19/06/2024	28/06/2024	1	1	6	6	N/A	N	N/A	N/A	11/03/2025	31/05/2024	N/A	N/A	N	N/A
622	193	4032831185	HOME LOAN	29/07/2022	06/04/2024	Not disclosed by customer	27/04/2024	28/02/2025	1	1	307	307	N/A	N	N/A	N/A	28/02/2025	N/A	N/A	N/A	N	N/A
623	194	4032880491	CREDIT CARD	22/07/2022	12/04/2024	Overcommitment	03/05/2024	25/06/2025	1	1	418	418	N/A	N	N/A	N/A	11/03/2025	N/A	N/A	N/A	N	N/A
624	195	4032889327	HOME LOAN	03/05/2023	24/03/2024	Overcommitment	14/04/2024	25/06/2025	1	1	437	437	N/A	N	N/A	N/A	13/03/2025	N/A	N/A	N/A	N	N/A
625	514	4032891344	HOME LOAN	02/09/2022	07/05/2023	Overcommitment	28/05/2023	25/06/2025	1	1	759	759	N/A	N	N/A	N/A	5/02/2025	N/A	N/A	N/A	N	N/A
626	515	4032899183	CREDIT CARD	29/07/2022	12/05/2023	Medical , Overcommitment	02/06/2023	12/02/2025	1	1	621	621	N/A	N	N/A	N/A	12/02/2025	12/02/2025	1/04/2025	N/A	Y	Account outsourced 04/06/2025 to Baycorp, amount 15965.94 due to disengagement
627	516	4032912281	HOME LOAN	26/08/2022	19/09/2023	Overcommitment	10/10/2023	25/06/2025	1	1	624	624	N/A	N	N/A	N/A	12/03/2025	N/A	N/A	N/A	N	N/A
628	424	4032978547	CREDIT CARD	26/08/2022	11/09/2024	Not disclosed by customer	02/10/2024	25/06/2025	1	1	266	266	N/A	N	N/A	N/A	21/03/2025	N/A	N/A	N/A	N	N/A
629	425.1	4032989068	HOME LOAN	21/10/2022	27/06/2024	Reduced Income	18/07/2024	19/07/2024	1	3	1	3	N/A	N	N/A	N/A	19/03/2025	N/A	N/A	N/A	N	N/A
630	425.2	4032989068	HOME LOAN	03/11/2022	27/06/2024	Reduced Income	18/07/2024	19/07/2024					N/A	N	N/A	N/A	19/03/2025	N/A	N/A	N/A	N	N/A
631	425.3	4032989068	HOME LOAN	21/10/2022	27/06/2024	Reduced Income	18/07/2024	19/07/2024					N/A	N	N/A	N/A	19/03/2025	N/A	N/A	N/A	N	N/A
632	197	4033043017	HOME LOAN	28/11/2022	11/06/2024	Unemployment	02/07/2024	25/06/2025	1	1	358	358	N/A	N	N/A	N/A	19/03/2025	N/A	N/A	N/A	N	N/A
633	517	4033091506	CREDIT CARD	14/10/2022	03/12/2023	Not disclosed by customer	24/12/2023	25/06/2025	1	1	549	549	N/A	N	N/A	N/A	6/03/2025	N/A	N/A	N/A	N	N/A
634	198	4033097538	CREDIT CARD	27/04/2023	16/05/2024	Unemployment	06/06/2024	18/02/2025	1	1	257	257	N/A	N	N/A	N/A	18/02/2025	N/A	N/A	N/A	N	N/A
635	426	4033158386	PERSONAL LOAN	27/03/2023	03/09/2024	Medical	24/09/2024	23/01/2025	1	1	121	121	N/A	N	N/A	N/A	23/01/2025	29/01/2025	19/03/2025	N/A	N	N/A
636	427	4033195344	HOME LOAN	07/11/2023	02/07/2024	Not disclosed by customer	23/07/2024	25/06/2025	1	1	337	337	N/A	N	N/A	N/A	6/03/2025	N/A	N/A	N/A	N	N/A
637	619	4033252405	HOME LOAN	10/01/2023	21/08/2023	Overcommitment	11/09/2023	03/07/2025	1	1	661	661	N/A	N	N/A	N/A	6/02/2025	N/A	N/A	N/A	N	N/A
638	324	4033339771	PERSONAL LOAN	27/02/2024	26/05/2024	Medical	16/06/2024	07/11/2024	1	1	144	144	N/A	N	N/A	N/A	6/02/2025	20/09/2024	10/02/2025	N/A	N	N/A
639	428	4033428936	HOME LOAN	23/03/2023	10/09/2024	Overcommitment	01/10/2024	25/06/2025	1	1	267	267	10/09/2024	N	N/A	N/A	12/03/2025	N/A	N/A	N/A	N	N/A
640	518	4033448624	HOME LOAN	09/03/2023	13/06/2023	Medical	04/07/2023	25/06/2025	1	1	722	722	N/A	N	N/A	N/A	6/03/2025	N/A	N/A	N/A	N	N/A
641	620	4033452703	CREDIT CARD	02/02/2023	24/10/2023	Overcommitment	14/11/2023	18/02/2025	1	1	462	462	N/A	N	N/A	N/A	18/02/2025	N/A	N/A	N/A	N	N/A
642	429.1	4033531835	CREDIT CARD	14/06/2023	20/08/2024	Reduced Income	07/10/2024	25/06/2025	1	1	261	261	7/10/2024	N	N/A	N/A	3/03/2025	N/A	N/A	N/A	N	N/A
643	430	4033549566	CREDIT CARD	03/03/2023	27/06/2024	Not disclosed by customer	18/07/2024	18/02/2025	1	1	215	215	N/A	N	N/A	N/A	18/02/2025	N/A	N/A	N/A	N	N/A
644	326	4033586286	CREDIT CARD	13/04/2023	06/06/2024	Overcommitment	27/06/2024	25/06/2025	1	1	363	363	N/A	N	N/A	N/A	5/02/2025	N/A	N/A	N/A	N	N/A
645	328	4033754676	CREDIT CARD	28/06/2023	10/06/2024	Not disclosed by customer	01/07/2024	25/06/2025	1	1	359	359	N/A	N	N/A	N/A	7/02/2025	N/A	N/A	N/A	N	N/A
646	432	4033754713	CREDIT CARD	15/05/2023	22/06/2024	Other personal circumstances	13/07/2024	25/06/2025	1	1	347	347	N/A	N	N/A	N/A	6/03/2025	6/03/2025	2/05/2025	N/A	N	N/A
647	329	4033794955	CREDIT CARD	02/06/2023	29/04/2024	Not disclosed by customer	20/05/2024	28/03/2025	1	1	312	312	N/A	Y	Update CCR for May to October 2024 to under hardship assistance.April 2024 not amended as no adverse reporting, Letter was sent	N/A	28/03/2025	17/07/2024	18/09/2024	N/A	Y	Account outsourced to ARMA on 28/05/2025
648	434	4033825291	Credit Card	06/07/2023	16/07/2024	Not disclosed by customer	06/08/2024	12/12/2024	1	1	128	128	N/A	N	N/A	N/A	14/03/2025	N/A	N/A	N/A	N	N/A
649	519	4033850876	CREDIT CARD	28/06/2023	25/10/2023	Medical, Reduced Income	15/11/2023	25/06/2025	1	1	588	588	N/A	N	N/A	N/A	2/04/2025	N/A	N/A	N/A	N	N/A
650	520	4033886605	HOME LOAN	11/07/2023	06/11/2023	Overcommitment	27/11/2023	25/06/2025	1	1	576	576	N/A	N	N/A	N/A	21/02/2025	N/A	N/A	N/A	N	N/A
651	435	4033899252	Credit Card	19/06/2023	09/09/2024	Overcommittment	30/09/2024	20/02/2025	1	1	143	143	N/A	Y	Fee reversal as good will gesture	$ 20.00	14/03/2025	N/A	N/A	N/A	N	N/A
652	436	4033952593	Home Loan	09/10/2023	27/08/2024	Unemployment, Overcommitmer	17/09/2024	16/10/2024	1	1	29	29	N/A	N	N/A	N/A	6/03/2025	N/A	N/A	N/A	N	N/A
653	330	4034007387	CREDIT CARD	01/11/2023	19/03/2024	Overcommitment, Reduced Inco	09/04/2024	01/05/2024	1	1	22	22	N/A	N	N/A	N/A	26/03/2025	N/A	N/A	N/A	N	N/A
654	437	4034129610	Credit Card	18/08/2023	10/09/2024	Overcommittment	01/10/2024	25/06/2025	1	1	267	267	N/A	N	N/A	N/A	7/02/2025	N/A	N/A	N/A	N	N/A
655	331	4034141499	HOME LOAN	06/10/2023	08/05/2024	Not disclosed by customer	29/05/2024	18/02/2025	1	1	265	265	N/A	N	N/A	N/A	18/02/2025	N/A	N/A	N/A	N	N/A
656	440	4034339779	Home Loan	01/03/2024	26/07/2024	Overcommitment	16/08/2024	16/10/2024	1	1	61	61	N/A	N	N/A	N/A	4/03/2025	N/A	N/A	N/A	N	N/A
657	441	4034357089	Home Loan	13/11/2023	03/07/2024	Overcommitment	24/07/2024	25/06/2025	1	1	336	336	N/A	N	N/A	N/A	7/02/2025	N/A	N/A	N/A	N	N/A
658	443	4034418410	credit card	12/12/2023	13/07/2024	Abuse, Medical	03/08/2024	08/08/2024	1	1	5	5	N/A	N	N/A	N/A	14/02/2025	N/A	N/A	N/A	N	N/A
659	332	4034495442	HOME LOAN	07/02/2024	08/05/2024	Not disclosed by customer	29/05/2024	25/06/2025	1	1	392	392	N/A	N	N/A	N/A	7/02/2025	N/A	N/A	N/A	N	N/A
660	446	4034911499	Home Loan	19/06/2024	20/06/2024	Overcommitment	11/07/2024	25/06/2025	1	1	349	349	N/A	N	N/A	N/A	10/02/2025	N/A	N/A	N/A	N	N/A
661	447	4034983530	credit card	7/06/2024	04/07/2024	Overcommitment	25/07/2024	03/10/2024	1	1	70	70	N/A	Y	Interest reversed as good will gesture	$ 59.82	15/04/2025	22/05/2025	N/A	N/A	N	N/A
662	448	4035040483	Credit Card	26/06/2024	11/08/2024	Not disclosed by customer	01/09/2024	07/03/2025	1	1	187	187	N/A	N	N/A	N/A	7/03/2025	N/A	N/A	N/A	N	N/A
663	449.1	4600583014	Investment loan	20/10/2020	06/08/2024	Not disclosed by customer	27/08/2024	25/06/2025	1	2	302	604	N/A	N	N/A	N/A	6/03/2025	N/A	N/A	N/A	N	N/A
664	449.2	4600583014	Investment loan	21/06/2021	06/08/2024	Not disclosed by customer	27/08/2024	25/06/2025					N/A	N	N/A	N/A	6/03/2025	N/A	N/A	N/A	N	N/A
665	438	4034223469	Home Loan	07/02/2024	08/07/2024	Overcommittment	29/07/2024	13/09/2024	1	1	46	46	N/A	N	N/A	N/A	6/03/2025	N/A	N/A	N/A	N	N/A
666	433	4033791478	Credit Card	22/04/2024	01/07/2024	Overcommittment	22/07/2024	25/06/2025	1	1	338	338	N/A	N	N/A	N/A	21/02/2025	8/10/2024	24/02/2025	N/A	Y	Outsourced to Baycorp on 30/04/2025 due to disengagement , amount $8995.17
667	423	4032785291	CREDIT CARD	23/06/2022	12/07/2024	Medical, Unemployment	02/08/2024	23/08/2024	1	1	21	21	N/A	Y	Amended CCR values for August and September 2024. RHI amended to "0" and FHI amended to "A"	N/A	18/03/2025	9/10/2024	N/A	N/A	N	N/A
668	185	4032244073	CREDIT CARD	27/01/2022	04/03/2024	Reduced Income	25/03/2024	26/04/2024	1	1	32	32	N/A	N	N/A	N/A	12/02/2025	N/A	N/A	N/A	N	N/A
									488	**668**	**185,283**	**248,546**										