

		PRE Nov'17	Nov'17		Feb'18	Jun'18	Jul'18	Sep'18
		Champ	Champ	Chall	Champion	Champion	Champion	Champion
1. "Hard Coded" Standard Triad DDA Account Level Exclusions.								
Account Status - Close with Credit Balance > 0	Account is closed with a credit balance	✓	✓	✓	✓	✓	✓	✓
Account Status - Charged Off	Account has been charged off	✓	✓	✓	✓	✓	✓	✓
Account Status - Bankrupt	Account has been flagged as "Bankrupt"	✓	✓	✓	✓	✓	✓	✓
Account Status - Deceased	Account has been flagged as "Deceased"	✓	✓	✓	✓	✓	✓	✓
Account Status - Closed	Account is closed	✓	✓	✓	✓	✓	✓	✓
2. Strategy knock-out "Exclusion" Rules		-	-	-	-	-	-	-
Account Holder Age	Account holder's age is < 18 years old	✓	✓	✓	✓	✓	✓	✓
Account Holder Location Risk	Account holder resides in a "High Risk" (Mining town) postcode.	✓	✓	✓	✓	✓	✓	✓
Account Level Adverse Blocks	Account has been blocked based on one of the following reasons including: 'Deceased Account', 'Suspect Fraud', 'Bankrupt/ Insolvent' or 'Catch All value', 'Stopped Account', 'No ATM Withdrawals', 'No Withdrawals'	✓	✓	✓	✓	✓	✓	✓
Account Level Status	Account status is one of the following status values including: 'New', 'Dormant', 'Stagnant', 'Unclaimed', 'Closed', 'In progress of close', 'Purgeable' or 'Matured'	✓	✓	✓	✓	✓	✓	✓
Account Relationship Managed Status	Account is relationship managed where the CAP Control Post ID (CPID) has been flagged as being managed by one of the following business groups: 'Asset management', 'Relationship Managers' and 'Corporate'	✓	✓	✓	✓	✓	✓	✓
Account Level Scorecard Rating "High Risk"	Account has a DDA account level scorecard risk grade Conf	✓	✓	✓	✓	✓	✓	✓
Account Level "Opt Out" from Shadow Limits	Account holder has opted-out from any informal overdrafts.	✓	✓	✓	✓	✓	✓	✓
Account Level Tenure	Account has been on book for ██████████	✓	✓	-	-	-	-	-
	Account has been on book for Confidential	-	-	✓	✓	✓	✓	✓
Account Currently Overdrawn	Account is currently in excess for Confidential	✓	✓	-	-	-	-	-
	Account is currently in excess for ██████████	-	-	✓	✓	✓	✓	✓
Account Product Code	Account with Sub-product code as Access Select No OD	✓	✓	-	-	-	-	-
Account Credit Turnover	Account was not in a credit position in the Confidential	-	-	✓	✓	✓	✓	✓
	Account's total credits in the last 6 months were Confidential	-	-	✓	✓	✓	✓	✓
Existing ANZ account activity - CBS Scores	Account holder's CBS Score value is between 1 and 19 inclusive (except value 2 which shows fraud cases. This corresponds to customers who have gone bankrupt, or customers with one or more accounts that have been flagged as "Charged-Off" or, one or more days delinquent)	-	-	✓	✓	✓	✓	✓
	Account holder's CBS Score value is 9001 (corresponds to a "Dormant" customer)	-	-	✓	✓	✓	✓	✓
	Account holder's CBS Score value is 9003 (corresponds to a customer with less than Conf months exposure)	-	-	✓	✓	✓	✓	✓
	Account holder's CBS Score value is 9004 (corresponds to customer's age < 18)	-	-	✓	✓	✓	✓	✓
	Account holder's CBS Score value is 9005 (corresponds to customers flagged as "Deceased")	-	-	✓	✓	✓	✓	✓
Existing ANZ account activity - Historical default and/or Charged-Off/Written-off (Loss)	Accounts holders with one or more other accounts that have been Conf or more days past due (including accounts that have been charged-off)	-	-	-	✓	✓	✓	✓
Existing ANZ account activity - Current/Historical Delinquency Performance	Account holders that are either currently or have historically been flagged as being in "Financial Hardship"	-	-	-	✓	✓	✓	✓
Existing ANZ account activity - Historical Delinquency	Account holders with one or more other accounts that have been ██████████ or more days past due in the last twelve months	-	-	-	✓	✓	✓	✓
Existing ANZ account activity - ANZ Credit Card Adverse Blocks	Account holder with one or more credit card accounts that currently have an adverse block applied to their account.	-	-	-	✓	✓	✓	✓
Existing ANZ account activity - Currently Delinquent	Account holder with one more accounts that is currently Conf or more days past due	-	-	-	✓	✓	✓	✓
Existing ANZ account activity - Long Term Overlimit ANZ Credit Card	Account holder with one or more credit card accounts that have been identified as being long-term overlimit.	-	-	-	✓	✓	✓	✓
High Risk Customer Behaviour Score (CBS)	Account holder has a Customer Behaviour Score deemed High Risk. (i.e. CBS score is below cut-off)	-	-	-	✓	✓	✓	✓
Existing ANZ account activity - Txn with High Risk Lenders	Account holder has transacted with a high risk lender across one or more of their ANZ accounts in the last month.	-	-	-	✓	-	-	-
Existing ANZ account activity - ANZ Unsecured Application Decline	Account holder that has been declined for an ANZ unsecured appl since ██████████ Confidential	-	-	-	-	✓ (20th Jun'18)	✓ (20th Jun'18)	✓ (20th Jun'18)
Existing ANZ account activity - Centrelink income Conf of total income	Account holder wherein observed total Centrelink income attributes Conf of total income.	-	-	-	-	✓ (20th Jun'18)	✓ (20th Jun'18)	✓ (20th Jun'18)
Existing ANZ account activity - Income Stability Score	Account holder wherein observed to have reduced / loss of income via Income Stability score	-	-	-	-	✓ (20th Jun'18)	✓ (20th Jun'18)	✓ (20th Jun'18)
Existing ANZ account activity - OFI Debt Conf last month	Account holder with OFI debt Conf last month	-	-	-	-	✓ (20th Jun'18)	✓ (20th Jun'18)	✓ (20th Jun'18)
Existing ANZ account activity - Average Gambling expense Conf in last Conf month	Account holder with average gambling expense Conf in last Conf month	-	-	-	-	✓ (20th Jun'18)	✓ (20th Jun'18)	✓ (20th Jun'18)
Existing ANZ account activity - Txn with High Risk Lenders / Payday lending activity in last Conf month	Account holder with payday lending activity in last Conf month	-	-	-	-	✓ (20th Jun'18)	✓ (20th Jun'18)	✓ (20th Jun'18)

Existing ANZ account activity - Unemployment Benefit last [redacted] month	Account holder that received newstart / unemployment benefit in last [redacted] month	-	-	-	-	✓ (20th Jun'18)	✓ (20th Jun'18)	✓ (20th Jun'18)
Existing ANZ account activity - Average high risk expense in last [redacted] month [redacted]	Account holder with average high risk expense [redacted] in last [redacted] month. (Note : High risk expense classifications are [redacted]) Confidential	-	-	-	-	✓ (20th Jun'18)	✓ (20th Jun'18)	✓ (20th Jun'18)
3. Limit Assignment Rules		-	-	-	-	-	-	-
Set Informal Limits to \$0 - Access Limited (Grandfathered)	No Excess Shadow Limits across all Access Limited Accounts	✓	✓	✓	✓	✓	✓	✓
Set Informal Limits to \$0 - Access Basic	No Excess Shadow Limits across all Access Basic Accounts	✓	✓	✓	✓	✓	✓	✓
Set Informal Limits to \$0 - Progress Saver	Removal of Excess Shadow Limits across all Progress Saver Accounts.	-	-	✓	✓	✓	✓	✓
Set Informal Limits to \$0 - EMA Accounts	Removal of Excess Shadow Limits across all Equity Manager Accounts. Reinstated Uncleared Funds Shadow Limit across all EMA all to \$0	-	-	✓	✓	✓ (1st Jun'18)	✓ (1st Jun'18)	✓ (1st Jun'18)
Set Informal Limits to \$100 (capped) - Offset Accounts	Offset Accounts that have passed the exclusion criteria (1 & 2) are assigned a Excess shadow limit of \$100. Reinstated Uncleared Funds Shadow Limit across all Offset all to \$100.	-	-	-	✓	✓ (1st Jun'18)	✓ (1st Jun'18)	✓ (1st Jun'18)
Set Informal Limit to \$0 - ANZ Pensioner Advantage	Removal of informal Excess Shadow Limit across all ANZ Pensioner Advantage accounts.	-	-	-	-	✓ (1st Jun'18)	✓ (1st Jun'18)	✓ (1st Jun'18)
Remaining Portfolio - Challenger 1 (A random 25% of accounts that are eligible for an informal overdraft)	Accounts that have passed the exclusion criteria (1 & 2) have a risk based segmentation applied to them based on accountholder's Customer Behaviour Score, and are categorised into one of three risk rating categories (Low, Medium, and High). High Risk accounts are assigned a Excess shadow limit of \$0. Medium Risk accounts are assigned a Excess shadow limit that is [redacted] of the account's Credit Turn Over (CTO), with a maximum possible Excess shadow limit of \$250. Low Risk accounts are assigned a Excess shadow limit that is [redacted] of the account's Credit Turn Over (CTO), with a maximum possible Excess shadow limit of \$500.	-	-	-	✓	✓	✓	✓
Remaining Portfolio - Challenger 2 (A random 50% of accounts that are eligible for an informal overdraft)	Accounts that have passed the exclusion criteria (1 & 2) have a risk based segmentation applied to them based on accountholder's Customer Behaviour Score, and are categorised into one of three risk rating categories (Low, Medium, and High). High Risk accounts are assigned a Excess shadow limit that is [redacted] of the account's Credit Turn Over (CTO), with a maximum possible Excess shadow limit of \$250. Medium Risk accounts are assigned a Excess shadow limit that is [redacted] of the account's Credit Turn Over (CTO), with a maximum possible Excess shadow limit of \$500. Low Risk accounts are assigned a Excess shadow limit that is [redacted] of the account's Credit Turn Over (CTO), with a maximum possible Excess shadow limit of \$750.	-	-	-	✓	✓	✓	✓
Remaining Portfolio - Challenger 3 (A random 25% of accounts that are eligible for an informal overdraft)	Accounts that have passed the exclusion criteria (1 & 2) have a risk based segmentation applied to them based on accountholder's Customer Behaviour Score, and are categorised into one of three risk rating categories (Low, Medium, and High). High Risk accounts are assigned a Excess shadow limit that is [redacted] of the account's Credit Turn Over (CTO), with a maximum possible Excess shadow limit of \$500. Medium Risk accounts are assigned a Excess shadow limit that is [redacted] of the account's Credit Turn Over (CTO), with a maximum possible Excess shadow limit of \$750. Low Risk accounts are assigned a Excess shadow limit that is [redacted] of the account's Credit Turn Over (CTO), with a maximum possible Excess shadow limit of \$1000.	-	-	-	✓	✓	✓	✓
Reduction of "Uncleared Funds" Shadow Limits to \$100 across all consumer products.	Reduction of accounts' Uncleared Funds Shadow Limit from \$500 to \$100 for all products (excluding EMA and Offsets). Delayed from Nov'17 to April'18 to July'18 due to gaps with ANZ to ANZ Internet Banking Transfers. Go live post NPP Implementation.	-	-	-	-	-	✓ (11th July 2018)	✓ (11th July 2018)
Reinstate "Uncleared Funds" Shadow Limits to \$0 across all consumer products.	Reduction of accounts' Uncleared Funds Shadow Limit from \$100 to \$0 for all products.	-	-	-	-	-	-	✓ (TBA)

Cell: E1

Comment: Sulfaro, Santino:

As part of the changes to Exclusionary criteria in Nov'17, any accounts that triggered the rules resulted in:

- i. Excess Shadow Limit was set to \$0.
- ii. Uncleared Funds Limit was set to \$0.

Due to high complaint volumes & associated operational impacts caused by the implementation of part ii above, this component of the change was backed out and reinstated to \$500 in December 2017. We are currently working towards a path to reinstate this change within the next few months with additional processes/staff to manage the customer & operational impacts

Cell: H36

Comment: Au Yong, Jonathan:

Extend to last [redacted] month

Cell: I36

Comment: Au Yong, Jonathan:

Extend to last [redacted] month

Cell: J36

Comment: Au Yong, Jonathan:

Extend to last [redacted] month