

# Sustainable performance pack 2025



Rārangi Kōrero

# Table of contents

**Contents** .....2

**Introduction** .....2

    CEO statement ..... 2

    About BNZ ..... 3

    BNZ sustainability strategy: Te pae tawhiti ..... 4

    How we're tracking ..... 5

**Kaitiakitanga – caring for our natural environment** .....7

**Manaakitanga – caring for our people and communities** .....13

**Strong foundations** .....16

**Appendix** .....19

    How we report ..... 19

    Reporting on what matters ..... 20

    Contacts ..... 21

We exist to help navigate New Zealand towards a better future.

We will achieve this by living our Mātāpono (values).

We believe our Mātāpono | Who We Are, are not just words on a page but a way of life that we embody every day.

Kia arotahi | We are customer obsessed



Kia mārama | We keep it simple



Kia kama | We move with speed



Kia mau | We own it



Kia tapatahi | We win together



Our values align with our commitment to embed te ao Māori, and guide us to connect as BNZ whānau, and with our customers, in a meaningful, inclusive, and authentic way.

Tauākī a te Tumu Whakarae

# CEO statement

Welcome to Bank of New Zealand’s Sustainable Performance pack for 2025.

Nau mai ki te kōrero mō Ngā Tutukinga Toitū a te Bank of New Zealand mō te 2025.

This year is a milestone year, marking five years since we set Te pae tawhiti, our sustainability strategy.

He tau hira tēnei tau, e tohu ana i te rima tau i muri i te tautuhinga o Te pae tawhiti, tā mātou rautaki Toitū.

I’m immensely proud of how we’ve shown up for our customers, colleagues and communities, and found a way to deliver brilliantly in the moments that truly matter.

Kei te tino poho kererū ahau ki ā mātou mahi mō ā matou kiritaki, hoa mahi, hapori hoki, ki te kitenga anō hoki o tētahi ara e taea ai ā mātou whakararanga pai mārika i ngā wā tino hira.

When we set out on this journey to help build a regenerative, resilient and inclusive Aotearoa New Zealand for the long term, we set ourselves some ambitious targets. Some of which we’ve met, including surpassing more than \$10 billion in sustainable finance (since 2020), delivered to support our customers to grow and build resilience. We’ve laid the foundations and pushed to innovate, improve efficiency, and have effectively engaged with our customers, colleagues and communities to deliver meaningful impact aligned to Kaitiakitanga – care for our natural environment, and Manaakitanga – care for our people and communities.

I tā mātou whakatika atu ki te whai i tēnei ara hanga i tētahi Aotearoa whakamātūtū, manawaroa me te tauawhi mō ngā tau kei te haere mai, kua tatū i a mātou ētahi ūnga māia. Kua tutuki ētahi, tae atu ki te hipanga o te \$10 piriona hemihemi o te pūtea toitū (mai i te 2020) kua whakararohia hei tautoko i ā mātou kiritaki ki te whanake me te hanga aumangea. Kua



whakatakotoria te tūāpapa, kua kōpanatia te aranga hou, kua whakapaitia te whāomo, kua āta whai wāhi ki ā mātou kiritaki, hoa mahi me ngā hapori ki te whakarato i te papānga whaihua e hāngai ana ki te Kaitiakitanga – te tiaki i tō tātou taiao tūturu me te Manaakitanga – te manaaki i ā mātou hunga me ngā hapori.

Together we’ve built strong foundations, and we will continue to navigate towards a better future.

Kua hanga tahitia te tūāpapa mārō, ka mutu ka whakaterere tonu ki te anamata pai atu.

Ngā mihi nui

Dan Huggins  
CEO BNZ

Mō te BNZ

# About BNZ

We are Te Pēke o Aotearoa, Bank of New Zealand. We are proud to be one of the country’s largest and oldest financial institutions, providing a broad range of banking and financial products and services to retail, business, private, corporate and institutional customers.

For more than 160 years, we have played an integral role in helping to navigate Aotearoa New Zealand towards a better future. We aim to take a long-term leadership position for a more sustainable and resilient financial system.

Our role in mobilising capital and supporting the social, cultural, and financial wellbeing of our customers, colleagues, and communities remains central to achieving a resilient, regenerative, and inclusive Aotearoa. In the past five years, we’ve drawn on the expertise of our people to embed consideration of climate-related risks and opportunities into our business, while moving from voluntary to mandatory climate reporting. The establishment of the BNZ Foundation in 2022, a separate legal entity, amplifies this impact, and is an intentional move to enable investment in nature and community initiatives that go beyond what we can achieve through our core operations.

Building on the progress and insights gained, continuing to serve our customers brilliantly and empowering our colleagues, we believe we can drive resilient growth and help New Zealand’s commitment to net zero by 2050.

## Governance


Unless otherwise stated, the information in this report largely relates to BNZ however BNZ and its wholly owned entities (BNZ Group) are reflected in the data.

Bank of New Zealand (BNZ) is governed by its Board of directors and the ultimate holding company of BNZ is National Australia Bank Limited ABN 12 004 044 937. The BNZ Board is the governance body responsible for oversight and implementation of BNZ’s overall strategy, policies, and risk management framework, which includes oversight of climate-related risks and opportunities. The Board has overall responsibility for setting the direction of BNZ’s response to climate change, and for ensuring climate-related risks and opportunities affecting BNZ and its customers are appropriately identified, managed, and disclosed. Information about our Board and Executive Leadership Team can be found [here](#).

5,536 People 

95 Branches throughout New Zealand 

29 Partner Centres 

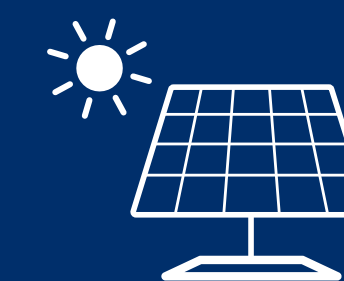
1861 We opened the doors 

## Snapshot



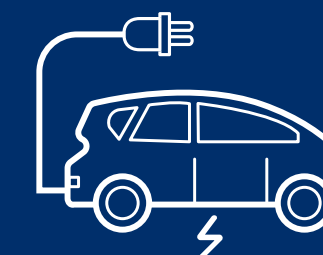
\$49.3 million

In no- or low-interest funds to support those impacted by predatory lending since 2014.



\$2 billion

In sustainable finance categorised in FY25.



57% reduction

In operational emissions against FY19 baseline.



44% women

Representation of senior leadership roles in FY25.



9% Māori

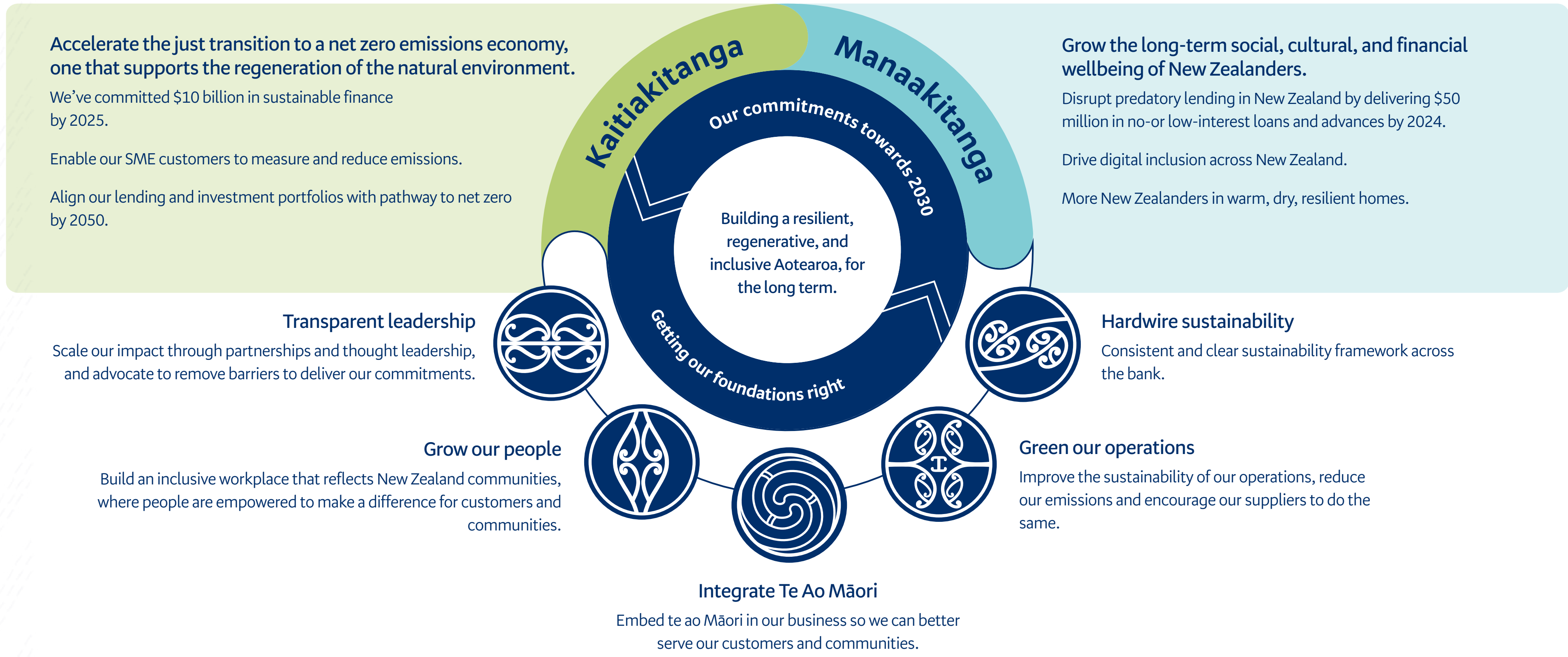
Staff representation.



\$121.9 million

In green consumer lending helping customers improve the resilience of their homes and electrify transport in FY25.

# Te pae tawhiti: BNZ sustainability strategy



Te pae tawhiti – translates as distant horizon or taking a long-term, intergenerational view.



\* United Nations Sustainable Development Goals – note these icons are relevant to each commitment.

He pēhea tā mātou whakatutuki i ngā mahi

# How we're tracking

The progress below reflects achievements under Te pae tawhiti: BNZ's sustainability strategy. As the landscape evolves, we are moving beyond traditional frameworks and metrics, embracing new methodologies that capture our impact on a resilient, regenerative, and inclusive Aotearoa New Zealand. This deliberate shift reinforces our commitment to adapt and continuously improve how we serve customers, colleagues, and communities while advancing Te pae tawhiti, and shaping a sustainable future.

Our commitments	Our progress	FY25 Milestone	What's next?	
 Kaitiakitanga Accelerate a just transition to a low-emissions economy	<b>\$10 billion in sustainable finance by 2025</b>	\$2 billion <sup>1</sup> categorised <sup>2</sup> as sustainable finance in FY25 taking the cumulative total (since 2020) to \$10.8 billion.	Target met and work will continue.	
	<b>Support 50% of BNZ SME customers to actively measure and reduce emissions by 2025</b>	Whilst we have not achieved the target we set, we have learnt a lot over the past five years on our journey to support our customers. We're proud to have been a founding partner, in 2021, of the Climate Action Toolbox which remains a free tool for any businesses to utilise.  In July 2024, we started working in collaboration with CarbonTrail, launching an accessible and automated platform through a first phase pilot for SME customers. We started with a target group of 1,000 customers with access to the tool throughout FY25, and are looking to expand its use beyond the pilot in 2026.	Target not met, progress and learnings made, and work will continue.	Feedback from our customers has highlighted the value of emissions reporting, particularly for exporters and those pursuing contracts where it is commonly expected to measure at least scope 1 and 2 emissions. Building on insights gained over the past five years and our pilot with CarbonTrail, we intend to extend access to this tool to all SME customers in FY26.
	<b>Set 2030 decarbonisation targets for our priority sectors in 2023</b>  <b>Set remaining sector targets by October 2024</b>	In line with New Zealand's commitment to net zero emissions, by 2050, we are committed to transitioning all operational and attributable greenhouse gas (GHG) emissions from our lending portfolios with pathways to net zero by 2050.	Target met and work will continue.	Details on and progress against on our sector emission reduction targets can be found in our annual Climate Statements <a href="#">here</a> .
	<b>60% emissions reduction by FY25 (from a FY19 baseline)</b>	We've made year-on-year progress on reduction, with FY25 results at 57% (FY24 51%) reduction in operational GHG emissions compared with our science-aligned target <sup>3</sup> of 60% by FY25 (FY19 baseline).	Target not met, sustained progress made to keep below 1.5°C pathway, and work will continue.	We will continue to focus on operational emissions reductions and avoidance, and work is underway to determine how we guide operational emission reductions for FY26-FY30.

<sup>1</sup> This value includes \$0.564 billion of activities from the year ended 30 September 2024, which were categorised as sustainable finance transactions during the year ended 30 September 2025.

<sup>2</sup> The categories of sustainable finance, and the amount of finance per category in FY25 can be found in our Climate Statements at [bnz.co.nz/sustainability](https://bnz.co.nz/sustainability).

<sup>3</sup> BNZ considers that its operational emissions reduction target is science aligned because it is more ambitious than the requirements of recognised methodologies, such as the Science Based Targets initiative (SBTi), in relation to scope 1 and 2 emissions, and measured baseline scope 3 categories.

He pēhea tā mātou whakatutuki i ngā mahi

# How we're tracking

Our commitments		Our progress	FY25 Milestone	What's next?
 <p>Manaakitanga Grow the long-term social, cultural, and financial wellbeing of New Zealanders</p>	<b>Grow long-term financial wellbeing</b>	Delivered \$49.3 million in no-or low-interest loans, and advances, since 2014 (\$21.5 million through Good Loans and Habitat for Humanity New Zealand; and \$27.8 million through PayNow and Money Sweetspot).	The work continues.	We will continue to work with strategic partners to deliver lending and advances to help people take control of their financial futures. Find out more <a href="#">here</a> .
	<b>More New Zealanders in warm, dry and resilient homes</b>	Since 2019, \$4.3 million of no-or low-interest lending has been delivered to Habitat for Humanity Home Repair programme.	The work continues.	We will continue the work to help more New Zealanders into warm, dry, resilient homes through working with partners like Habitat for Humanity, delivering low cost, consumer Home Loan top ups and developing our social housing proposition.
Te Ao Māori	<b>Embed Te Ao Māori in our business so we can better serve our customers and communities</b>	More than 1,046 of our people have participated in either Te Pūtaketanga, BNZ's cultural capability programme to support all our BNZ people on their te ao Māori journey (launched in 2020), or Te Kuhunga, a nine week te reo and tikanga Māori programme.	The work continues.	We remain committed to embedding te ao Māori at BNZ by encouraging more colleagues to participate in our existing programmes.
		At year end, 9% of our people identify as Māori (down from 9.1% in FY24) – our target is that 15% of staff identify as Māori by 2025, and for that to grow to 15% at each level in the bank by 2030.	Target not met but progress has been made, and work will continue.	Maintaining a sustainable pipeline of Māori talent is key to this target. This year we've been proactive at working with our tertiary education partners to increase our presence with university Māori student groups. We are starting to see an increase with representation of under 30 age group jumping to 15.8% Māori (2024 14.6%).
Grow our people	<b>Build an inclusive workplace that reflects New Zealand communities</b>	<p>We increased the representation of women in senior leadership roles to 44% in FY25 (up from 43% in FY24).</p> <p>We achieved a four-point uplift (from the 2020 baseline) in employee response with our annual survey statement; 'Our company takes a genuine interest in the employees' wellbeing'.</p> <p>BNZ people have the opportunity to gain a globally-recognised qualification with Career Qualified in Banking (CQiB) and 2,883 BNZ people are qualified to-date.</p>	The work continues.	We continue to empower women in our workplace and provide diverse pathways to leadership (refer to Grow our People section). In the future the way we build banker capability will look a little different. A focus will be on learner pathways that advance the skills of our people, align with industry standards, and build capability aligned with market leading practices, ensuring we can continue to build a confident and inclusive workforce.



**BNZ Place - Te Whanganui-a-Tara has been awarded a 6 Green Star NZ Office Built v3 Certified Rating** by the New Zealand Green Building Council (NZGBC), the highest level of certification possible under the NZGBC's Green Star programme. This achievement represents a true partnership between BNZ and Newcrest, our building owner.

# Kaitiakitanga

# Supporting our customers to build resilient businesses that thrive in a changing world.

**\$10+ billion** of sustainable finance delivered (2020-2025) 

### FlipFarm Systems

Environmental sustainable management of natural resources and land use

FlipFarm Systems has revolutionised oyster farming with a new system that has made the farming process more efficient, delivered higher quality output and pest reduction. The system also allows for a more inclusive range of staff capability to work on the farm.

### Tranzit

Clean transportation

Tranzit's 100 year journey from small-bus operator to national transport leader, has utilised lending to support the building of New Zealand's first electric bus and growth of their electric fleet and charging infrastructure.

### ChargeNet

Clean transportation

ChargeNet utilised lending to help expand their EV charging technology and national network to add more convenient locations and features, allowing New Zealanders to travel the country with confidence.

### Ngāti Whātua Ōrākei

Affordable housing

Ngāti Whātua Ōrākei utilised social lending to fund the development of 24 thoughtfully designed, brand new homes on the papa kāinga for members of the hapū to purchase (Kupe and Hawaiki Street Development).

### Zealandia Horticulture Ltd

Renewable energy

Zealandia has utilised lending to help fund their mission to grow the future food supply with circularity at the heart.

### Medsalv Ltd

Eco-efficient and/or Circular economy adapted products

Medsalv is pioneering circular solutions by delivering a service to recycle and reuse products that formerly were designated 'single use' medical devices. Access to finance has supported them to scale up their facility in Australia following the progress they've made locally.

### Bullocks Readymix Ltd

Responsible consumption & production

Bullocks Group is producing low-carbon concrete using EV vehicles, onsite solar power, cement substitution, and recycling waste materials. Lending has been utilised to trial two EV front-end-loaders that are presently off-setting nearly 60 tonnes of CO2 annually, demonstrating their use in the readymix and quarrying industries.



Te tiaki i te taiao tūturu

# Caring for our natural environment

## Our commitment

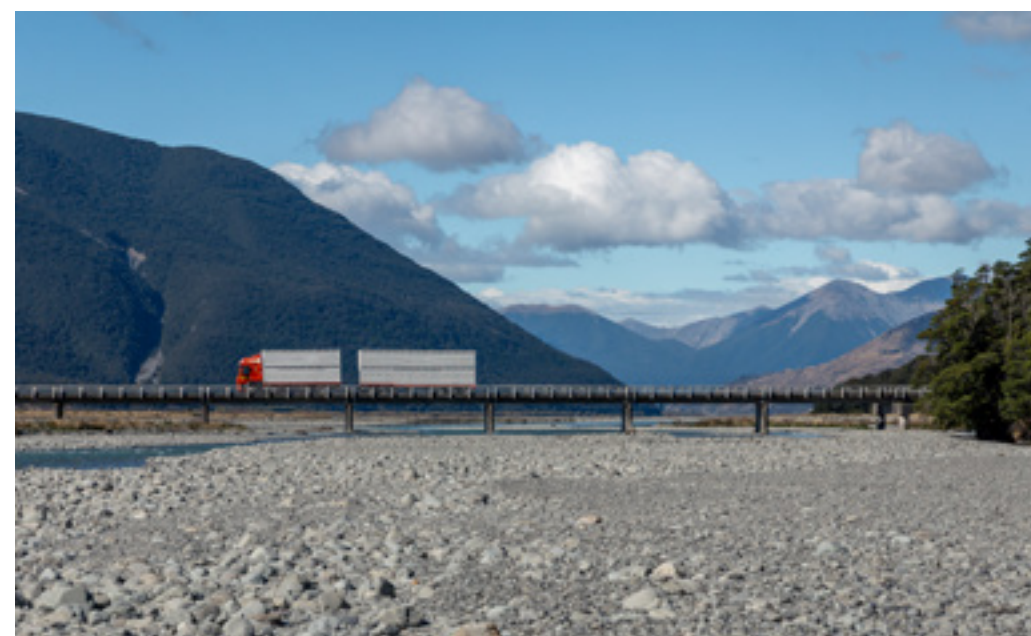
BNZ is helping to build a future where our customers and communities thrive in a changing climate and nature regenerates through our collective efforts. In the last five years we've worked on integrating climate-related risk and opportunity into our business and embracing transparency through voluntary, and now mandatory climate reporting. Building on the progress and the insights gained across our business, and working with customers to transition, adapt, and build resilience - we believe this next chapter will be focused on accelerating impact beyond our operations. We're taking an approach that will continue to build capability across core business and leverage strategic philanthropy to shape future revenue streams designed to deliver resilient growth for our customers, colleagues and communities.

## Our progress

### Supporting our customers to effectively embed real social, environmental and economic value to build long term resilience

- In FY25, BNZ provided a further \$2.0 billion<sup>4</sup> in sustainable finance (FY24: \$4.0 billion), totalling a cumulative \$10.8 billion against its \$10 billion target. Our [Sustainable Finance Framework](#)<sup>5</sup> (available on our website at [bnz.co.nz/sustainability](https://bnz.co.nz/sustainability)), clarifies the scope of eligible social finance activities.
- To support customers wanting to make their homes warmer, more energy or climate resilient, and/or electrify their transport - we offer [low-interest home loan top-ups](#) to customers. In FY25, \$121.9 million of green consumer lending was delivered to more than 3,380 customers.

This sits outside the \$10 billion Sustainable Finance target.



“Participating in the CarbonTrail pilot has been simple and easy, especially compared to some of the other carbon emission calculators we looked at using. The accessible dashboard that summarises the outputs has been incredibly beneficial when reporting to our directors and third parties e.g. councils who require us to disclose our footprint as part of our project requirements.”

Peter Jenkins, Environmental and Sustainability Manager, Mills Albert Limited.

For over 20 years Mills Albert Limited, a civil construction business, has been on a mission to provide high-quality, sustainable services while enhancing New Zealand's natural beauty and communities with a commitment to the land, the people, and future generations.

## Supporting SMEs to measure and act on their footprint

- 2020**  
 BNZ in partnership with the Sustainable Business Network (SBN) and other key public and private sector partners founded and developed the Climate Action Toolbox (CAT).
- 2021 - 2023**  
 CAT was released and a carbon emissions calculator embedded in the Toolbox. More upgrades made year-on-year to streamline the toolbox offering and produce action plans for businesses. Recent updates include industry specific content, with the construction industry being the first.
- 2024**  
 Enabled 17,366 SMEs (as of June 30, 2024) to undertake climate action assessments through the CAT since inception. Our official support of the CAT ended in June 2024 and we started working in collaboration with CarbonTrail to offer a new way that directly engaged with our SME customers to support a more accurate, accessible and automated platform for measuring, and acting on their emissions.
- 2025**  
 Through our pilot with CarbonTrail over 100 SME customers have been using the platform to drive efficiency, cost savings and GHG emissions reduction.



## Building the capability of our people and products

- In FY25 we launched Climate Foundations, an interactive online upskilling programme for our colleagues. The programme takes the learner on a journey of the foundations on climate science and policy, equipping them with the essential knowledge and practical skills to better serve our customers and communities through understanding both the risks and opportunities that climate change presents.
- BNZ has expanded its capability to support customers in trading carbon, specifically through participation in the New Zealand Emissions Trading Scheme (NZ ETS). This initiative forms part of our broader commitment to support New Zealand's goal to reach net zero by 2050. To date we've engaged with a diverse client base that are looking at beyond value chain mitigation while reducing their footprint - this includes corporates and foresters, who are key participants in the NZ ETS.

<sup>4</sup> This value includes \$0.564 billion of activities from the year ended 30 September 2024, which were categorised as sustainable finance transactions during the year ended 30 September 2025.

<sup>5</sup> The current version of the BNZ Sustainable Finance Framework was published in June 2024 and aligned with the February 2023 Green, Social and Sustainability-Linked Loan Principles (together, the Loan Principles) published by the loan market trade associations. Those were the latest Loan Principles available at the time. For completeness, updated versions of Loan Principles were published by the loan market trade associations on 26 March 2025.

# Climate progress

to support New Zealand's commitment to net zero by 2050

For further information on climate action at BNZ refer to our Climate Statements [here](#).

- Committed to exit all lending to thermal coal mining by the end of 2025 and all remaining lending to coal mining by the end of 2030. We are likely to have residual performance guarantees in place beyond 2030. These funds will be used for environmental rehabilitation of existing thermal coal mining assets.
- Te pae tawhiti: BNZ's sustainability strategy.

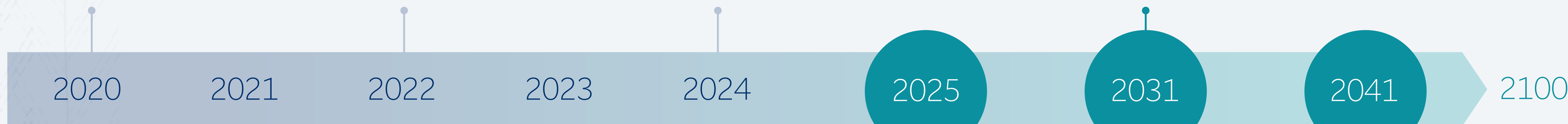
- Achieved Toitū Net Carbon Zero certification

- Collaborated with CarbonTrail to support SME measure and reduce their emissions.
- Published first mandatory climate-related disclosures.
- Invested \$4million in AgriZero.\*\*

## Medium term (2031-2040)\*

### 2030 Targets

- Exit all lending to coal mining by 2030.
- 21% absolute reduction in Oil and Gas emissions, from a 2021 baseline. Limited to upstream Oil and Gas industries.
- 11% emission intensity reduction in Agriculture-dairy, from a 2022 baseline.
- 74% emission intensity reduction in Power generation, from a 2021 baseline.
- 34% emission intensity reduction in Residential real estate, from 2023 baseline.



- Signed up to UNEP Finance Initiatives Principles of Responsible Banking as part of the NAB Group since 2019.
- Signed up to the Net Zero Banking Alliance (NZBA).
- Partnered with Sustainable Business Network to launch the Climate Action Toolbox.

- Published first set of sector emission reduction targets.
- Set supply chain engagement target.
- Committed to being a Leading Partner of The Aotearoa Circle.
- Published third voluntary climate report.

## Short term (2025-2030)\*

- Launched Climate Foundations, an online upskilling programme for all BNZ colleagues.
- BNZ Transition Plan set.

### 2025 Targets

- BNZ committed to exit all lending to thermal coal mining by the end of 2025, and all remaining lending to coal mining by the end of 2030. As at 30 September 2025, all term lending to this sector has been exited. Since FY21, BNZ's TCE\*\*\* to this sector has decreased by 99% (FY24: 98%). The remaining balances relate to business credit card facilities provided to existing customers.
- Reduced our absolute operational emissions year on year, marking a 57% reduction against our 60% reduction in operational GHG emissions target by 2025 from a FY19 baseline.
- Met our \$10 billion of sustainable finance target, marking \$10.8 billion delivered by 2025.
- Proudly continue to support BNZ SME customers to actively measure and reduce their emissions through our partnership with Carbon Trail. 2025 target not met (see pg. 5 for details).

## Long term (2041-2050)\*

### Net zero by 2050

- Transitioned our operations and lending portfolios to net zero GHG emissions by 2050.

\*These time horizons align broadly with those used for the quantitative physical risk analysis, decarbonisation targets, and to lending timeframes for different products provided by BNZ to its customers.

\*\*Shares in AgriZeroNZ are held by National Australia Group (NZ) Limited, BNZ's holding company.

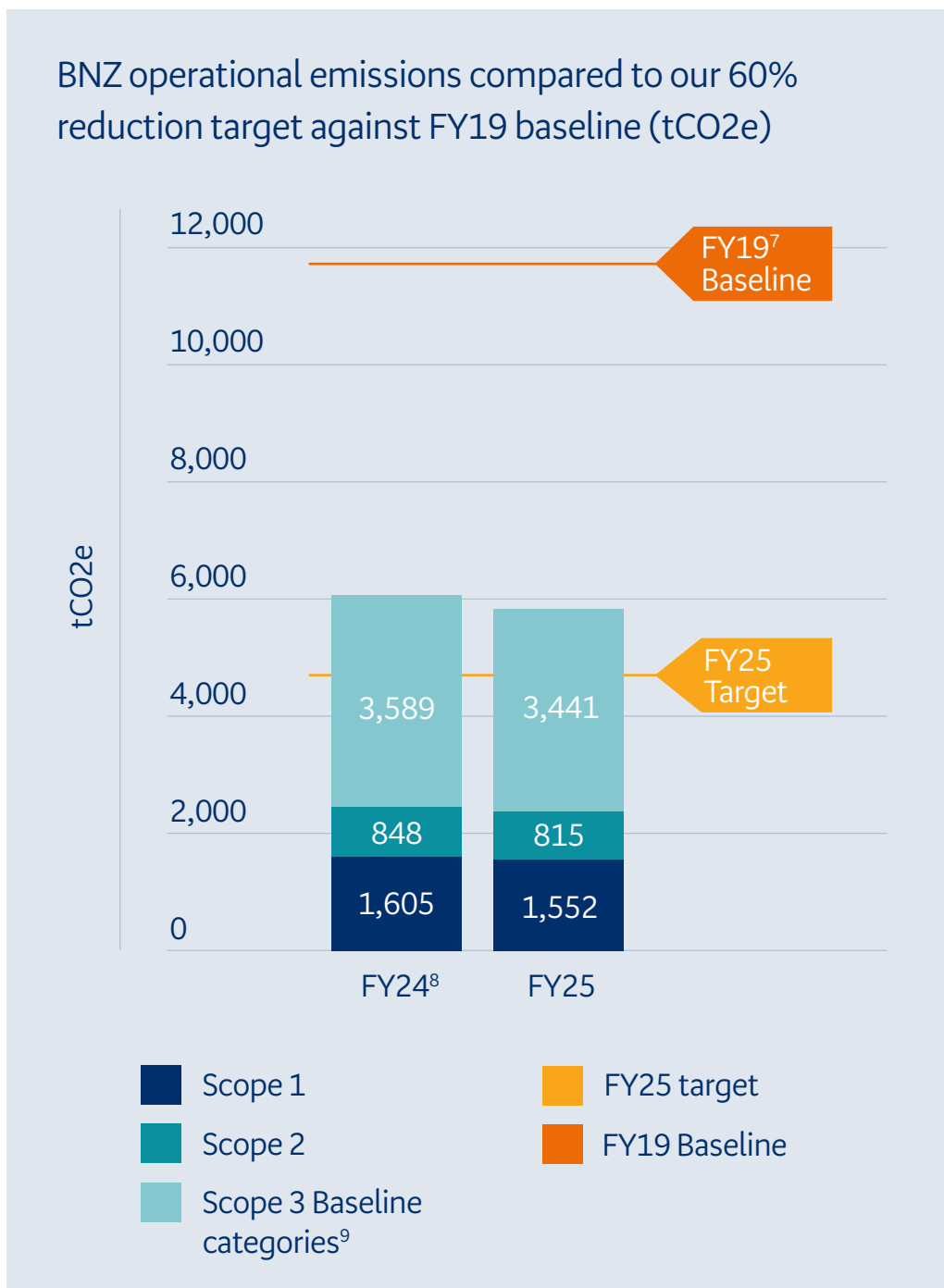
\*\*\*Total Committed Exposure (TCE) refers to the total amount BNZ is committed to lend to a customer. It includes Gross Loans and Advances to Customers, as well as irrevocable commitments to extend credit, but it excludes personal lending.

Transitioning operational and attributable GHG emissions from our lending portfolios in line with pathways to net zero emissions, by 2050

**Actively managing emissions across our operations and supply chain**

- BNZ has been actively working to reduce our absolute operational emissions over the past five years. Our absolute operational emissions 60% reduction target by FY25, was set against a FY19 baseline, aligning to net zero emission pathways by 2050, and consistent with limiting warming to 1.5°C above pre-industrial levels<sup>6</sup> (see progress right). This target covers all scope 1 and 2 emissions and baseline scope 3 emissions but excludes emissions from employee commute, courier, postage, and freight and upstream purchased fuel and electricity, which are additional operational emissions sources added to the inventory since the target was set.
- In FY25, BNZ has made a reduction of gross operational emissions of 57%, set against a FY19 baseline, an improvement on FY24 (51% from FY19 levels). While BNZ has not achieved its FY25 operational emissions reduction target, reductions across scopes 1, 2 and baseline scope 3 categories demonstrates important progress that has been made in sustaining emissions reductions from the FY19 baseline. We’ve seen a reduction and efficiency in water, energy management, and fleet fuels and transition to low emission vehicle variants. In the last five years, our scope 3 baseline category emissions reductions have been sustained driven by the reductions in the emission factor for air travel, and through concerted efforts to reduce the climate impact of our business travel, including the use of an internal travel dashboard accessible to team leaders to help manage and monitor business travel.
- Looking ahead, we remain focused on avoiding and reducing gross operational emissions, and continue to reduce and strengthen our systems to mitigate and manage impact across our sites. Work is underway to determine how we guide emissions reductions for FY26-FY30.

- Further information is outlined in our annual Climate Statements [here](#).



<sup>6</sup> BNZ considers that its operational emissions reduction target is science-aligned, being consistent with limiting warming to 1.5°C, because it is more ambitious than the equivalent scope 1 and 2 requirements of recognised methodologies, such as the Science-Based Target initiative (SBTi). Note that our operational emissions target covers measured baseline scope 3 categories, but not scope 3 financed emissions (category 15).

<sup>7</sup> The restatement of domestic air travel due to a change in the emission factor has resulted in a restatement of the FY19 baseline, reducing total gross operational emissions baseline categories by 118 tCO2e. The target percentage reduction remains unchanged at 60%.

<sup>8</sup> The restatement of domestic air travel due to a change in the emission factor used has resulted in a restatement of the FY23 and FY24 progress against baseline. Achieved reductions for FY23 changed from 51% to 49%, while the achieved reductions for FY24 changed from 49% to 51% baseline.

<sup>9</sup> Baseline categories include all scope 1, scope 2, and scope 3 emission sources that were captured and measured at the time of setting BNZ’s baseline of FY19 and excludes the following additional scope 3 emissions

### Spotlight on progress made in FY25:

**Certification:**

We maintained our [Toitū Net Carbon Zero certification](#) for our operations in FY25. This voluntary carbon certification programme requires adherence to a set of standards and rules on an annual basis, focusing on measuring and reducing GHG emissions according to Toitū requirements. We’ve achieved Toitū Enviromark Diamond certification for our Environmental Management System. This system identifies significant impacts across our operations and our plans to see impacts reduce. All Toitū Net Carbon Zero certification documentation is available on our website [here](#).

**Improving energy efficiency:**

In FY25 we’ve focused on managing stationary energy consumption by improving efficiency of plant equipment, such as HVAC units, through proactive maintenance and giving priority to energy efficient systems during property refurbishments and upgrades. Embedding sustainability principles, such as circularity and energy efficiency, has played an important role in our approach to site refurbishments in terms of spatial design and sourcing.

**Repurposing our furniture:**

With a further seven branch sites and our corporate office at 80 Queen Street refurbished in FY25, we continue to work with local suppliers to upcycle and repurpose existing furniture and equipment. This includes 1,147 useful furniture items weighing 44,436kg that were redirected from landfill and delivered to All Heart to be repurposed by their community partners from June 2024 to June 2025.

**Low emissions fleet:**

During FY25, BNZ began trialling the installation of home chargers to enable the uptake of BEVs for customer-facing colleagues and continued to prioritise the development of our low emissions vehicle fleet. We’ve also maintained our charging network at BNZ sites, including 22 chargers and four fast chargers, which enable our colleagues to maximise use of our fully electric pool cars.

**Engaging our suppliers:**

In 2023, BNZ set a supplier engagement target for 67% of its suppliers, by emissions, to have set science aligned targets by 2028. During FY25, BNZ developed reporting tools to identify those suppliers comprising the top 67% by emissions. BNZ has started identifying which of its suppliers have published science-based or science-aligned targets<sup>10</sup> and has identified that approximately 33% by emissions do. Looking ahead, BNZ will continue to identify in-scope suppliers with published targets and will identify how best to engage with suppliers who have not yet established a science based or science aligned target, to encourage and support them to do so.

sources: employee commute; upstream purchased fuel and electricity; courier, postage & freight.

<sup>10</sup> BNZ notes that some SBTi targets for suppliers are at global group level, not a local subsidiary level and targets will require BNZ validation.

Where a supplier does not have a validated SBTi target, published company documentation (e.g. annual reports or climate statements) is reviewed to determine if any public disclosures of targets being science based or science aligned have been made.

### Working with others to build back nature, regeneration and resilience

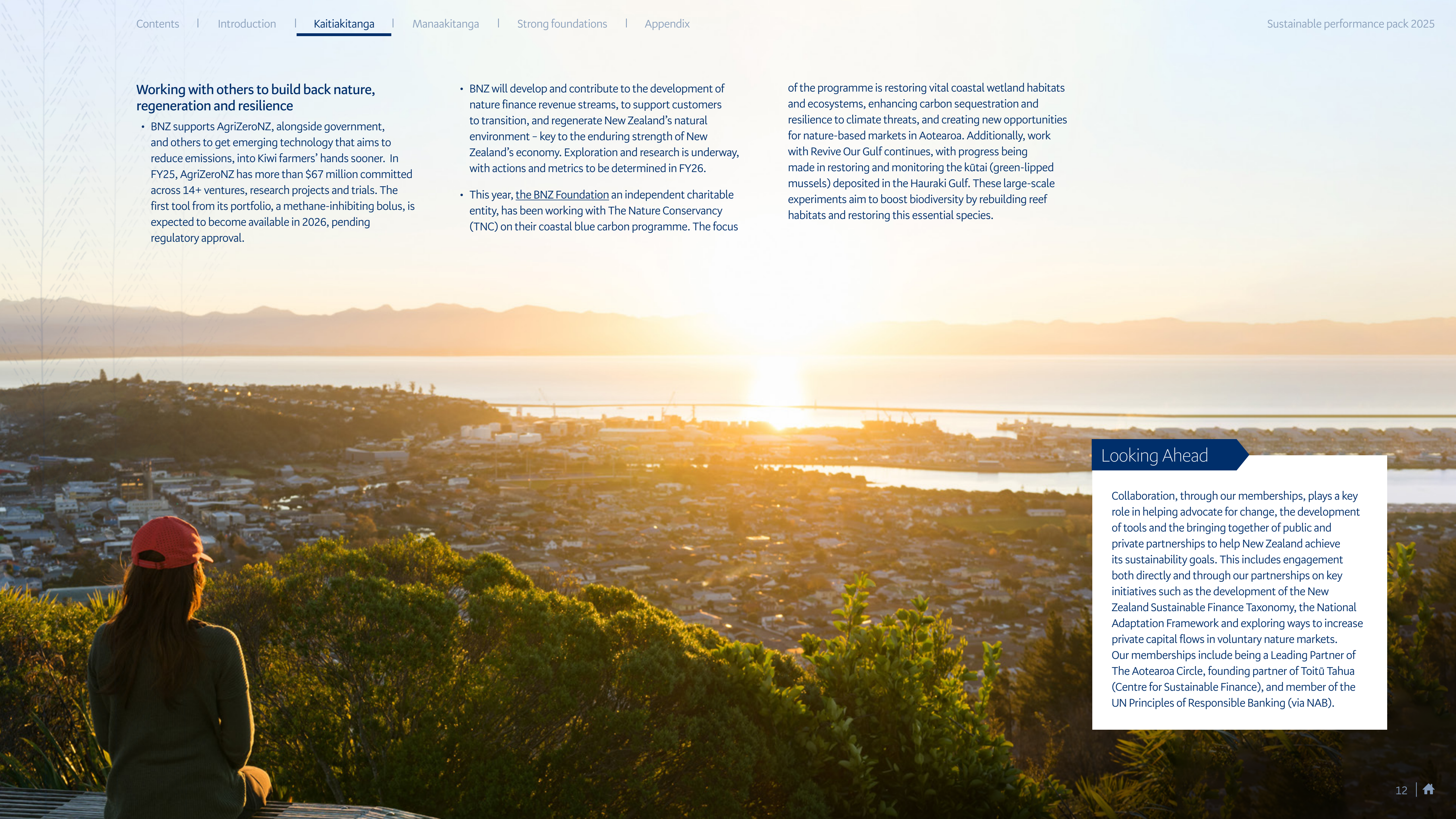
- BNZ supports AgriZeroNZ, alongside government, and others to get emerging technology that aims to reduce emissions, into Kiwi farmers' hands sooner. In FY25, AgriZeroNZ has more than \$67 million committed across 14+ ventures, research projects and trials. The first tool from its portfolio, a methane-inhibiting bolus, is expected to become available in 2026, pending regulatory approval.

- BNZ will develop and contribute to the development of nature finance revenue streams, to support customers to transition, and regenerate New Zealand's natural environment – key to the enduring strength of New Zealand's economy. Exploration and research is underway, with actions and metrics to be determined in FY26.
- This year, [the BNZ Foundation](#) an independent charitable entity, has been working with The Nature Conservancy (TNC) on their coastal blue carbon programme. The focus

of the programme is restoring vital coastal wetland habitats and ecosystems, enhancing carbon sequestration and resilience to climate threats, and creating new opportunities for nature-based markets in Aotearoa. Additionally, work with Revive Our Gulf continues, with progress being made in restoring and monitoring the kūtai (green-lipped mussels) deposited in the Hauraki Gulf. These large-scale experiments aim to boost biodiversity by rebuilding reef habitats and restoring this essential species.

#### Looking Ahead

Collaboration, through our memberships, plays a key role in helping advocate for change, the development of tools and the bringing together of public and private partnerships to help New Zealand achieve its sustainability goals. This includes engagement both directly and through our partnerships on key initiatives such as the development of the New Zealand Sustainable Finance Taxonomy, the National Adaptation Framework and exploring ways to increase private capital flows in voluntary nature markets. Our memberships include being a Leading Partner of The Aotearoa Circle, founding partner of Toitū Tahua (Centre for Sustainable Finance), and member of the UN Principles of Responsible Banking (via NAB).





# Manaakitanga

“Better health, security – it all starts with a home. Whether it’s something small like a broken floorboard, or a bigger issue like a leaky roof, we’re all about supporting whānau to access affordable repairs for warmer, drier, safer homes.”

Habitat Central Region’s Operations Manager, Alayne Jensen. For the past five years BNZ has supported Habitat’s Home Repair programme to offer affordable, interest-free loans to homeowners in need of critical repairs or maintenance.

Te tiaki i ō mātou tāngata me ngā hapori

# Care for our people and communities

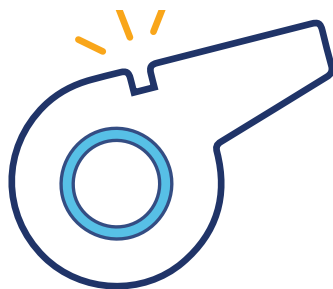
## Our commitment

Our Manaakitanga commitment is to grow the long-term social, cultural, and financial wellbeing of New Zealanders. This includes building connection and capability to help people take control of their financial futures, and getting more New Zealanders into warm, dry, resilient homes. We've progressed against our ambition over the last five years by building capability into our core business and improving our processes of early detection and action to support the needs of our customers through moments of vulnerability.

## Our progress

### Helping customers and communities take control of their financial futures

A BNZ report this year identified over 130 cases of elder financial abuse, a 20% increase from the previous year. Losses ranged from thousands to over a million dollars, with some cases involving family. Go [here](#) to learn about warning signs and protect your finances.

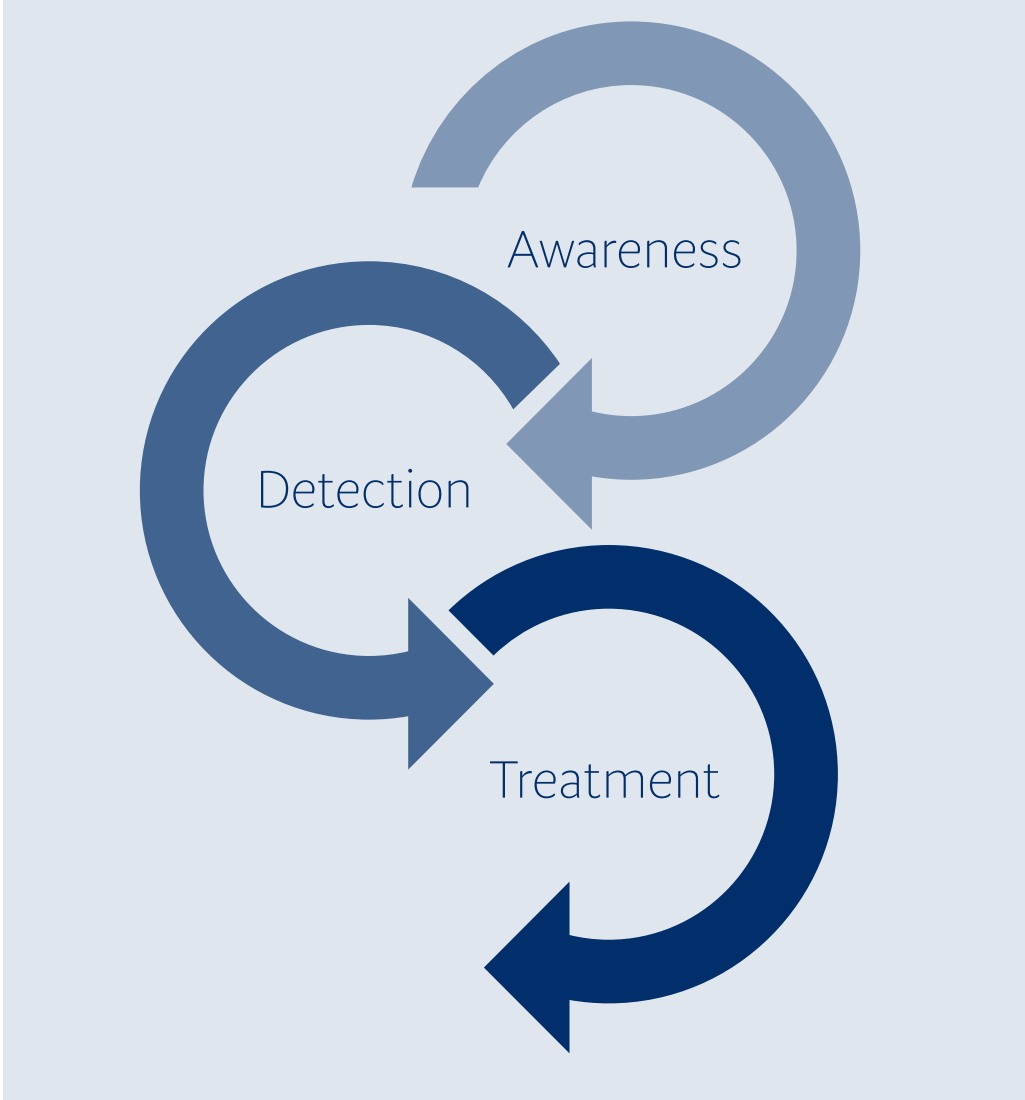


- In FY25, our specialist team of bankers received 828 customer referrals and have received a total of 3,322 since 2020 when the team was launched to help guide customers on a path to financial wellbeing. Our specialist support team works closely with our customers and colleagues

experiencing economic harm, from problem gambling and addiction to elder abuse or living with domestic violence.

- We see it as part of our responsibility to consider when economic harm can occur, the potential impacts, and how to minimise this risk for our customers. We're actively building the capability of our people with a clear pathway, always on, Spot and Refer programme that brings customers quickly into our specialist team when high-risk, high need situations are presenting. We know not every situation requires specialist support, so all colleagues are required to complete a general eLearning and customer-

### Our approach to addressing economic harm



facing colleagues having additional and specific training so more situations can be managed at that first point of contact.

- For over ten years, we have offered customers and communities financial alternatives to help them avoid unaffordable debt. Partnering with Good Shepherd NZ, PaySauce, Money Sweetspot, and Habitat for Humanity, we have worked to provide options that address high-cost lending and support borrowers. In FY25, \$6.9 million in no- or low-interest loans and advances were delivered through these partnerships, resulting in a cumulative total of \$49.3 million in community finance lending since 2014. Since 2014, the estimated savings in fees and interest through the programmes totalled \$21.5 million.

To help serve our customers brilliantly and part of our aim to provide more accessible, convenient banking - Customers (who are on the 2degrees, Spark, Skinny, and One NZ networks) can access BNZ banking via Internet Banking or the BNZ app without incurring data charges. For those moments in person, we're also open at least five days a week, 9.30am-4pm across every BNZ branch across the motu.

### Uplifting the financial wellbeing of our customers and communities

- The recent 'Good Cents' study by the FMA shows that young New Zealanders lack confidence in financial decisions but are open to advice, mainly from loved ones (77%), banks (70%), and financial advisers (55%). BNZ's Money School uses social-first content to engage younger people who often avoid traditional financial education

channels. We continue to see year on year growth in engagement, including the addition of TikTok as our newest channel for sharing content. We provide more in-depth content hosted at [bnz.co.nz/lifemoments](https://bnz.co.nz/lifemoments) and [bnz.co.nz/businessmoments](https://bnz.co.nz/businessmoments). We aim to make financial information accessible, inclusive, jargon-free, practical, and timely to help our audience build a better financial future.

- We've been working with our charitable customers to find ways to streamline donations and make donation solutions more accessible. We know paperwork and manual systems are adding extra steps to the support of donors, so we've been working with BlinkPay and Modica on a pilot solution that unlocks the payment space through secure APIs and web tools, allowing organisations to easily create and share payment requests, direct from account to account.



### Enhancing fraud and scam prevention and detection

78% of New Zealanders recognised that being distracted, rushed, multitasking, stressed or on autopilot makes them more likely to be scammed or make a mistake with online banking.



Source: BNZ Safe and Secure Survey, May 2025.

- To enhance fraud and scam prevention and detection, BNZ has invested in a multi-year programme focused on strengthening our fraud management systems and putting tools in the hands of our customers that help keep them safer online. We've designed tools that are informed by customer behaviour and introduce intentional friction at critical points where individuals may be more susceptible to scams. Through our banking lock tool, customers can lock or disable their online banking if they suspect fraudulent access or activity. Additional protective features like in-app identification and two-factor authentication, help our customers detect suspicious payments and people, providing another prompt to keeping them safe and secure in their everyday banking. Further support on how to spot and respond to scams can be found on [bnz.co.nz/scams](https://bnz.co.nz/scams).

### Getting more New Zealanders into warm, dry, resilient homes

- Since 2019, \$4.3 million of low- or no interest lending has been delivered through the Habitat for Humanity Home Repair programme. This year alone we've helped 68

families with \$520,793 worth of upgrades and in total the programme has supported over 475 families.

- Since 2022, 211 BNZ customers bought their homes with a combined \$124.4 million in loans through First Home Partner, an initiative with our [shared ownership partner](#), Kāinga Ora.
- Alongside our shared ownership model and Māori whenua lending framework, BNZ has been working in the community with organisations like He Herenga Kura to support the development of social housing - providing affordable housing solutions for under privileged whānau. Working with customers like He Herenga Kura has inspired our team of bankers to look outside the traditional commercial property funding models to come up with a solution that serves the business and community outcomes. He Herenga Kura homes provide a community with wrap around services that support whānau from homelessness to a home, and ensures that more children have a safe, dry home to live in. Having supported the purchase of their first property, Te Ara o Takapū, a 19 unit residential property, in Taita, Lower Hutt in December 2022, we once again were inspired by He Herenga Kura purpose and worked together on a solution that meant we were able to provide lending for their new property located in Wainuiomata, named Te Ramanui, housing 17 families.

### Looking Ahead

This year we launched a new strategic partnership with The Curve - an award-winning podcast platform reaching 1.4 million people, on a mission to demystify finance. Our partnership with them is about making financial education more inclusive, engaging and accessible. Available now to anyone is a sponsored property podcast and soon to come is a bespoke online beginner series we'll be providing to BNZ customers, designed to help young starters overcome early-stage financial barriers.





# Strong Foundations

“Te Whakareketanga has helped me build greater confidence in leading authentically through a te ao Māori lens. It offered a supportive space to explore what this looks like in a corporate environment and how I can meaningfully incorporate it into my everyday leadership practice.”

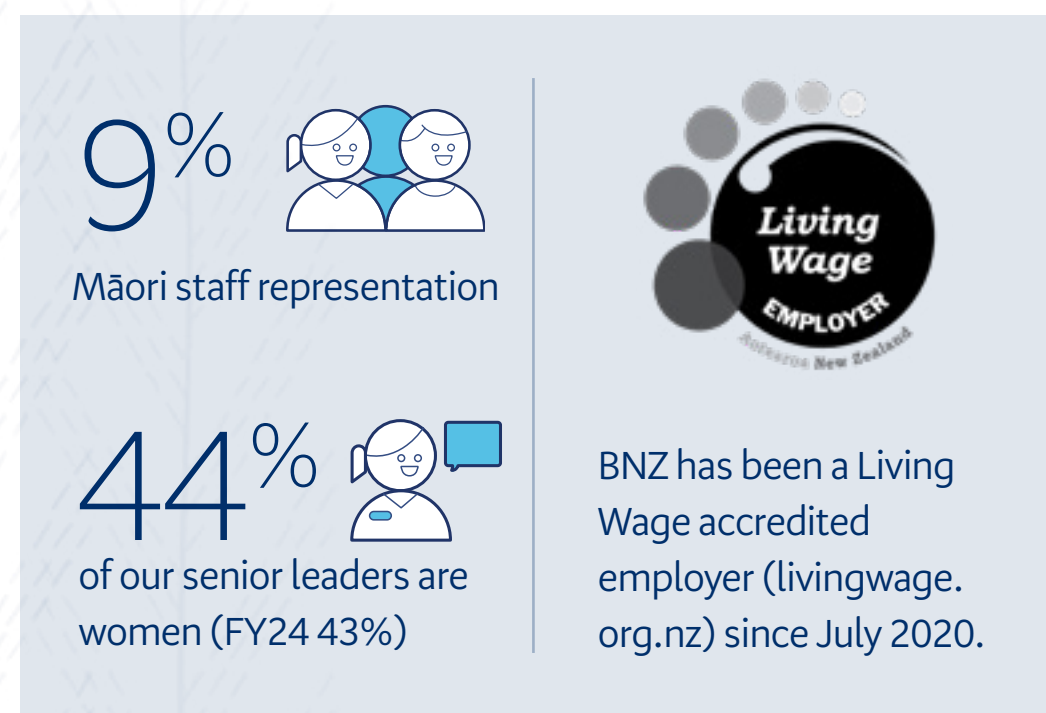
Shelly Caffell, BNZ Customer Service Banker and mentee of the Te Whakareketanga - an inaugural Māori mentorship programme that focuses on nurturing kaimahi Māori at BNZ to thrive. Pictured here are some of this year’s Te Whakareketanga mentors.

Te whakapakari i tō mātou ahurea kauawhi

# Inclusive workplace, inclusive leadership

## Our commitment – building on a culture of inclusion

We are committed to building an inclusive workplace that reflects New Zealand communities, ensuring all colleagues feel a sense of belonging and that BNZ is a place where people are empowered to make a difference. This includes embedding te ao Māori in our business so that we can better serve all our customers and communities.



### Our progress

#### Grow our people

- **Inclusive leadership:** BNZ maintains a strong focus on actively building diversity and inclusion in teams. We launched Aspiring Leaders this year, designed to build foundational leadership capabilities, with three cohorts and 48% women participation. Additionally, we've included a strategic focus on an initiative called 'Healthy work, Healthy teams', part of our Distinctive Leadership Programme. The

initiative helps leaders build environments where people feel supported, engaged and empowered helping our leaders move from awareness to action, co-creating solutions with their team.

“We think differently, we do differently, and I think it’s fantastic to be a part of something, where I can bring my ideas and lived experiences, and be part of the decision-making process where a younger voice is typically excluded.”



Hannah Mason, BNZ Business Partner and BNZ representative on The Aotearoa Circle Rangatahi Advisory panel.

- This year we introduced Te Whakareretanga, an inaugural Māori mentorship programme, that focuses on nurturing kaimahi Māori at BNZ to thrive. This is integral to BNZ’s commitment to increase Māori representation to 15% percent by 2030. This programme connects mentors and mentees over a six-month mentorship, providing our Māori colleagues the opportunity to learn from each other and foster brilliance.
- Over the past two years, we have made meaningful strides in supporting our frontline staff and leaders to address customer aggression incidents through our Safe Haven training. In FY25, while the overall rate of customer

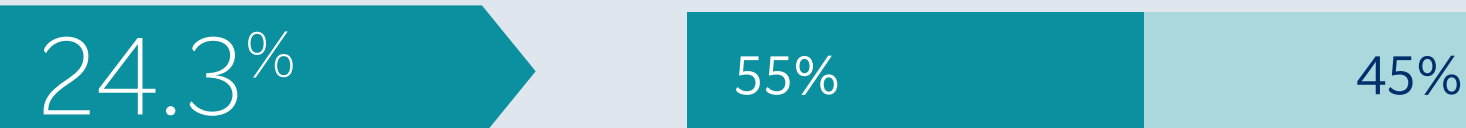
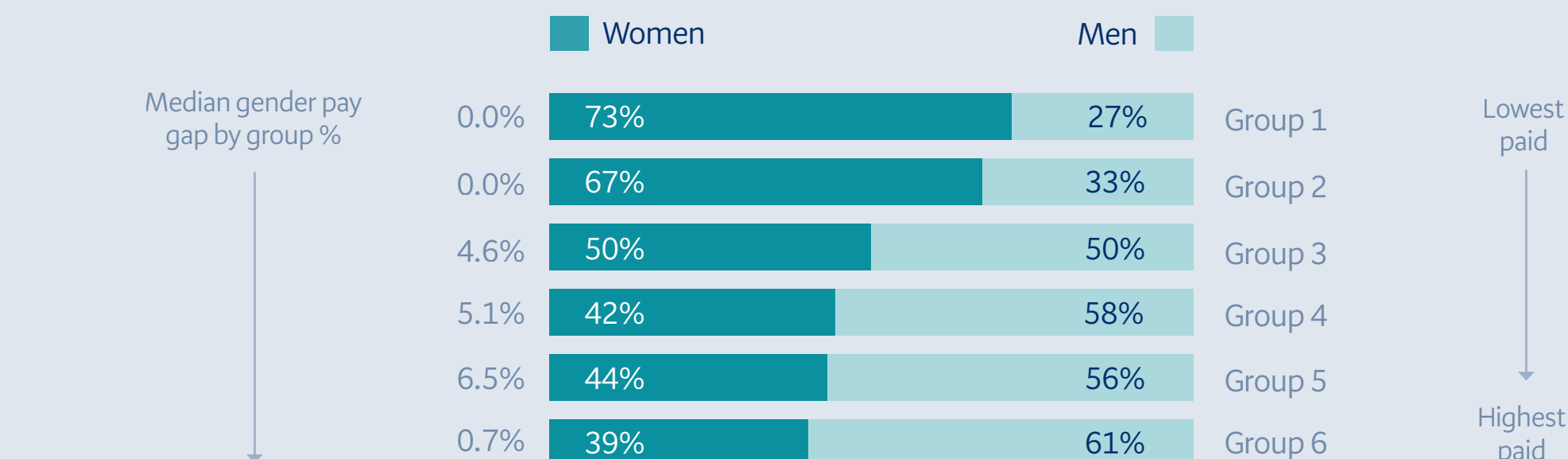
aggression incidents remains consistent with 2024, we have observed a shift towards more serious verbal intimidation and heightened aggression directed at colleagues. In response, BNZ has strengthened its zero tolerance stance and enhanced protective measures, including encouraging the continued use of Protective Services to trespass and exit customers displaying aggressive behaviour. As we move forward, through our Safe Haven training we will continue to ensure our teams have the resources and skills to confidently handle challenging situations, reinforcing both safety and wellbeing throughout our workplaces.

- **Inclusive workplace:** This year we launched Workday as our main people management platform – a meaningful step towards inclusivity with functionality such as expanded

gender options and the ability to choose a preferred pronoun, first, and last name, allowing colleagues to select a gender that reflects their identity, and to be addressed by their preferred pronoun and name, rather than their legal name.

- BNZ led all other New Zealand banks in raising funds for Sweat with Pride 2025. Our ‘Sweaty Betty’ participants alone contributed \$10,110, securing a spot among the top 10 workplaces in New Zealand. Additionally, BNZ participated in a dollar match campaign, matching every dollar donated (by anyone, not just BNZers) up to \$10,000. Sweat with Pride raises funds to support awareness, education, counselling and health care for the most vulnerable members of our rainbow communities.

### Workforce representation and pay gap



Our gender pay gap is calculated both at total company level and at each group level, comparing the median hourly rate for women to the median hourly rate of men irrespective of role. Includes full-time and part-time permanent employees only. The gender pay gap is calculated by subtracting the women’s median hourly rate from the men’s median hourly rate and dividing this figure by the men’s median hourly rate. At BNZ we recognise people of all genders, including men, women, non-binary and others. BNZ’s people data, for the purposes of pay gap reporting, does not currently represent this diversity.

### Embedding te ao Māori

- In FY25, 181 BNZ people completed Te Kuhunga (te reo and tikanga) and 76 completed Te Pūtaketanga (cultural capability) programmes.
- BNZ continues to actively participate in Tāwhia, the Māori bankers’ Rōpū (group). Tāwhia serves as a platform for discussing Māori issues and opportunities within the banking sector. This year, a new dashboard was published on the RBNZ website [rbnz.govt.nz](http://rbnz.govt.nz), to demonstrate strategic alignment across the sector and support efforts to reduce barriers for Māori in accessing capital.
- Since the launch of our Let’s Ako app (ako means to both teach and learn) in 2023, it has had more than 3,840 downloads providing colleagues and customers convenient access to te reo Māori.

### Working together to empower next gen leaders

BNZ has a longstanding relationship with the University of Auckland Business school. Through this partnership, we also invest in the pipeline of future Māori business leaders by providing scholarships of up to \$3000 per year to support tauira (students) studying a Postgraduate Diploma in Business (PGDipBus) Māori Development. We also sponsor the BNZ Financial Trading room where 5,000 tauira connect theory with practice, better preparing them for the real world and their future careers.

Since 2012, BNZ has proudly supported the Ngā Tohu Kaiārahi Pakihi Māori o Aotearoa | Aotearoa Māori Business Leaders Awards as the Premier Partner and Gold Sponsor. This year we presented the prestigious Te Tohu Kairangi mō te Kaiārahi Pakihi Māori - Outstanding Māori Business Leader award recognising a kaupapa Māori business that achieved significant success and demonstrated transformation in their chosen industry, sector, or community.



“Receiving this scholarship isn’t just about financial support for my studies - it’s about strengthening the support I am able to provide to wāhine Māori who are reclaiming their leadership, their voices, and their space. More than anything, I appreciate that BNZ is investing in Māori aspirations in a real and meaningful way.”

Amy McLean is an ‘Indigenous Life and Business Coach’ and PGDipBus Māori Development scholarship recipient.

### Respecting human rights

How we show respect to our people, customers and communities, prevent human rights abuses, and uphold the law is a fundamental part of the way we do business. We strive to uphold human rights by conducting business ethically, complying with laws, and preventing abuses. Our BNZ Policies outline requirements related to human rights, including modern slavery. ESG risk (including human rights) is part of our customer risk assessment and Third Party Risk Assessment processes across our value chain, and factors into decisions about our operations and suppliers. The annual NAB Group Modern Slavery and Human Trafficking Statement<sup>11</sup> outlines what the NAB Group, including BNZ, is doing to identify and address modern slavery risks within its operations and supply chain. As part of keeping our people vigilant, Modern Slavery modules are incorporated into BNZ’s annual Risk Awareness training that is mandatory for all colleagues. The NAB Group Modern Slavery Statement can be found [here](#).

<sup>11</sup> The Statement is prepared pursuant to both the Australian and UK Modern Slavery Acts.



Ka pēhea mātou e pūrongo ai

# How we report

This document covers Bank of New Zealand (BNZ) sustainability disclosures relating to Te pae tawhiti: BNZ’s Sustainability strategy for the period 1 October 2024 to 30 September 2025.

## Cautionary statements

This report is for your information only, it does not take into account any circumstances of the reader and it is not professional advice (financial, legal, or otherwise). Readers should make their own assessments, not place undue reliance on this report and take appropriate professional advice in considering this report. This report contains statements that are, or may be considered to be, forward looking statements. Forward-looking statements may, without limitation, relate to statements regarding:

- goals, targets, commitments, pathways, ambitions, expectations, objectives and strategies, and mitigating and adapting to related risks and opportunities;
- certain plans, strategies and objectives of management, and perceived costs, benefits and opportunities for BNZ associated with such plans, strategies and objectives;
- the assumptions, beliefs and conclusions in our climate change related statements and strategies; and
- our commitments to sustainable finance funding; sustainability reporting, frameworks, standards and initiatives.

By their very nature, forward-looking statements reflect judgements, predictions, estimates, projections, assumptions, and conclusions about the future which:

- are subject to inherent known and unknown risks, uncertainties and other factors, and continue to evolve;

- depend on a number of factors out of BNZ’s control, including but not limited to domestic and offshore governmental policy, regulatory, environmental and economic factors, and the actions of third parties, including our customers;
- rely on customer and other third-party data over which BNZ has no control; and
- are not forecasts of future outcomes, are not guarantees of future performance and involve known and unknown risks, uncertainties and other factors, many of which are beyond the control of BNZ. This may cause actual results to differ materially from those expressed or implied in such statements.

BNZ makes no warranty or representation, express or implied, in relation to any forward-looking statement made by any person (including BNZ or any of its advisors) or as to the accuracy or completeness or reliability of any information in this report. BNZ expressly disclaims all liability for any loss (direct, indirect, consequential, or otherwise) arising from the use of this report.

BNZ believes that as at the date of preparing this report, BNZ’s judgements, predictions, estimates, projections, assumptions, and conclusions about the future, and the standards, metrics, measurements, methodologies and models used by BNZ in preparing this report, are based on reasonable assumptions but outcomes may be materially different than anticipated. In addition, many of the standards, metrics, measurements, methodologies and models used in preparing this report, as well as the data underlying our climate analysis and strategy, and this report, continue to evolve. Due to the inherent uncertainty and limitations in measuring GHG emissions under the calculation methodologies used in the preparation of such



data, GHG emissions or references to GHG emissions (including ratios or percentages) in this report may include estimates.

While certain matters discussed in this report may be of interest and importance to our stakeholders, the use of the terms “material”, “significant”, “important” or similar words or phrases should not necessarily be read as rising to the level of materiality used for the purposes of securities or other laws and regulations. Any matters identified as ‘material’, or terms of similar meaning, for the purposes of climate-related or sustainability-related matters in this document are therefore not necessarily material for the purposes of financial reporting, securities disclosures or reporting under other regimes.

When this report refers to third party information or websites, you can’t assume that they are verified, safe, or available. Any views or opinions in third party information or websites may not be the same as BNZ’s views or opinions.

The limitations associated with this report may lead to BNZ revisiting its analysis and changing its views in the future (including but not limited to, as its understanding of climate-related risks and opportunities, and the quality and completeness of data, standards, metrics, measurements, methodologies and models, continues to evolve and improve). BNZ does not intend to update any information in this report, and expressly disclaims any obligation or undertaking to do so, except where required to do so under applicable law.

Te pūrongo take hira

# Reporting what matters

## Our approach

Our commitment to transparent reporting is underscored by our ongoing materiality assessments. Each year, we strive to engage more deeply with those who are impacted most by our actions. This process is not static - it grows alongside our understanding of the challenges and opportunities, ensuring our priorities remain relevant and impactful.

## Our stakeholders

Since 2020, we have undertaken materiality assessments when preparing our annual sustainability reports aligned to Te pae tawhiti. This involves engaging with key stakeholders to understand BNZ’s most significant impacts on the economy, environment, and people. A material theme that holds lower importance is not a reflection of how well it is currently managed and typically the view of materiality is captured within a one year time horizon. Through this process we can identify key risks and opportunities, and trends that may impact our business, inform where we may shift our focus, and define where we can make the biggest impact.

In our latest assessment, we amplified stakeholder engagement by expanding our surveys to reach a broader set of stakeholders, including private, business, and retail customers, as well as internal leaders. We complemented these findings with insights from the Kantar Better Futures 2025 report (which included BNZ as one of 20 NZ corporates studied for sustainability reputation) and findings from independent survey tracking by reputation benchmarking experts, RepTrak.

The FY25 assessment signals a shift from previous years, reflecting a refreshed understanding of what matters most to our stakeholders and our broader vision for resilient growth. FY25 Materiality assessment therefore marks a departure from the issues first set in 2022 and reset in 2024 (see our reports

at [bnz.co.nz/sustainability](https://bnz.co.nz/sustainability)) and we’ve included opinions from BNZ customers as well as BNZ leaders and the general public in our analysis. This year, our analysis shows financial wellbeing, protection from scams and fraud, and resilience to natural disasters as material themes. Analysis highlights financial wellbeing is a sustained material theme surpassing climate change-related themes for the third year running, likely due to sustained inflationary pressures, the ensuing cost of living, and access to affordable, resilient housing. Nevertheless, both leaders and customers place importance on environmental themes and we continue to see climate change remain a significant issue for all stakeholders alongside disaster resilience and nature – likely due to another year of severe weather events and the impacts of the 2023 Anniversary floods and Cyclone Gabrielle still being felt by many.



### Looking Ahead

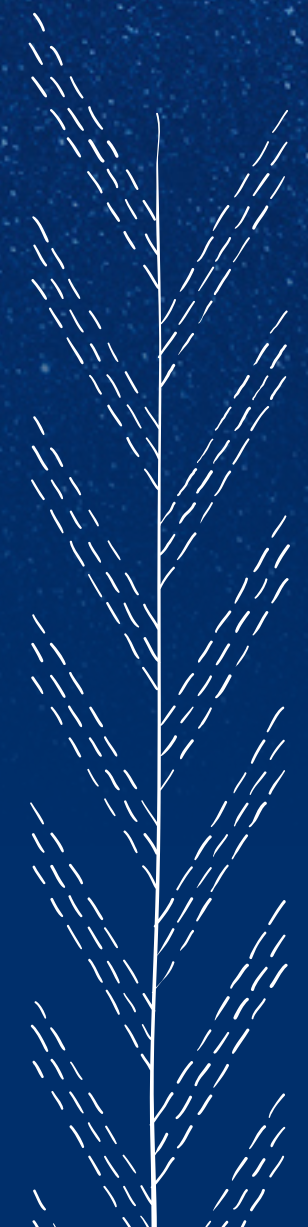
This comprehensive approach has allowed us to better validate and prioritise the material themes (see right). Looking ahead, the outcomes of this year’s materiality assessment will guide the evolution of Te pae tawhiti and the framework we use to navigate and help build a resilient, regenerative, and inclusive future for Aotearoa.

Material theme	Description	Section
<b>Climate change</b>	Managing climate risks and opportunities by reducing the business carbon footprint, and mobilising capital to help customers transition to a low emissions, resilient future.	Kaitiakitanga
<b>Financial wellbeing</b>	Building the financial health of employees and customers.	Manaakitanga
<b>Just transition</b>	Ensuring a fair and inclusive transition to a low emissions economy, that respects human rights and promotes sustainable social development.	Kaitiakitanga
<b>Sustainable finance</b>	Helping customers to invest in sustainability practices that can deliver environmental and social outcomes and build a more resilient business model for the future.	Kaitiakitanga
<b>Regeneration of nature/biodiversity</b>	Helping regenerate our natural environment (e.g. soil, water, air) and protect biodiversity through business activities	Kaitiakitanga
<b>Ownership and profit</b>	Ensuring all business activities are ethical and transparent	Strong Foundations
<b>Bank for Māori</b>	Embedding Te Ao Māori in our business to better serve our customers and communities.	Strong Foundations
<b>Financial hardship</b>	Assisting customers experiencing vulnerability and hardship and provide help that enables them to take control of their financial future	Manaakitanga
<b>Diversity, equity and inclusion</b>	Supporting diversity, equity and inclusion in the workplace	Strong Foundations
<b>Resilient housing</b>	Helping customers access warm, dry and resilient housing	Manaakitanga
<b>Human rights</b>	Proactive in taking steps to safeguard human rights	Strong Foundations
<b>Scams and fraud</b>	Protecting customers from fraud or scams	Manaakitanga
<b>Access to banking</b>	Ensuring banking services are easily accessible (i.e. nearby branches, availability of cash)	Manaakitanga
<b>Natural disasters</b>	Helping customers and communities withstand and recover from natural disasters	Manaakitanga
<b>Giving back to the community</b>	Giving back to the community through skilled and general volunteering, and providing monetary support (i.e. donations, sponsorship) to deliver positive social outcomes.	Manaakitanga



Throughout our reports we include toi Māori (Māori art) designs co-created by Hāmiora Bailey (Ngāti Porou ki Harataunga, Ngāti Huarere). These pattern systems are inspired by toi whakairo, tukutuku, and tāniko (traditional Māori art forms). They act as a poutokomanawa (central pole) along the spine of the report providing support for the content, and Visualising Te Pēke O Aotearoa (the Bank of New Zealand) on its haerenga (journey) to create a more sustainable future. As well as representing our people, these toi Māori work to illuminate BNZ’s strategy of integrating te ao Māori (the Māori world) into our business practices, policies, products and services.

Taki Toru (the rising or towing of three), is a reoccurring element within the Whare Tīpuna (communal meeting space). In this report, Taki Toru is used to honour our natural environment and Ngā Atua (the gods). Ranginui (the sky father) and Papatūānuku (the earth mother) set an example for us in how to Manaaki (hold, protect, foster, and care) for others within this realm, Te Ao Mārama (the natural world of life and light).



Ngā whakapā

## Contacts

### BNZ sustainability enquiries

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Auckland 1010

[bnz.co.nz](http://bnz.co.nz)

Find all our sustainability reports, policies and approach [here](#).

### BNZ general enquiries

Call 0800 275 269 for general enquiries

Free phone available 8am–8pm Monday to Friday, and 9am–6pm Saturday, Sunday and on public holidays.

From overseas call +64 4 931 8209.

Internet Banking and the BNZ app are available 24/7

for general banking enquiries.

[bnz.co.nz/contact](http://bnz.co.nz/contact)