



**Australian Government**  
**Indigenous Business Australia**

**IBA Management and Accountability**  
**(Chief Executive Officer to Staff)**  
**Sub-delegation 2016(No. 2)**

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Made under section 190(2) of the *Aboriginal and Torres Strait Islander Act 2005*, (Cth), clauses 8.1 and 8.2 of the Indigenous Business Australia Enterprise Agreement 2016 – 2019, section 9 of the *Long Service Leave (Commonwealth Employees) Act 1976* (Cth) and section 41A of the *Safety Rehabilitation and Compensation Act 1988* (Cth).

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**Australian Government**  
**Indigenous Business Australia**

**INSTRUMENT OF DELEGATION**

No. 2 of 2016

I, LEO BATOR, Acting Chief Executive Officer of Indigenous Business Australia make this Sub-delegation under section 190(2) of the *Aboriginal and Torres Strait Islander Act 2005, (Cth)*, clauses 8.1 and 8.2 of the Indigenous Business Australia Enterprise Agreement 2016 – 2019, section 9 of the *Long Service Leave (Commonwealth Employees) Act 1976 (Cth)* and section 41A of the *Safety Rehabilitation and Compensation Act 1988 (Cth)*.

Dated

1/9/2016

A handwritten signature in blue ink, appearing to read 'Leo Bator'.

Leo Bator

Acting Chief Executive Officer

# Part 1 Preliminary

## 1 Name of Delegation

This sub-delegation is the IBA Staff Delegation (No.2) 2016.

## 2 Commencement

This sub-delegation commences on the day it is signed.

## 3 Revocation

Except for *IBA Staff Delegation No 1 (IHOP Transitional Measures) 2016*, all previous:

- (a) sub-delegations of the Chief Executive Officer's functions and powers under section 190 (2) of the *Aboriginal and Torres Strait Islander Act 2005*; and
- (b) delegations of the Chief Executive Officer's functions under clauses 8.1 and 8.2 of the Indigenous Business Australia Enterprise Agreement 2016 – 2019, section 9 of the *Long Service Leave (Commonwealth Employees) Act 1976* (Cth) and section 41A of the *Safety Rehabilitation and Compensation Act 1988* (Cth)

are revoked.

*Note: An amendment that revokes a particular delegation in this Delegation does not invalidate a power or function exercised by the delegate before the delegation was revoked.*

## 4 Definitions

In this sub-delegation:

*ATSI Act* means the *Aboriginal and Torres Strait Islander Act 2005* (Cth).

*Directors of IBA* means any director of IBA appointed under section 157 of the ATSI Act.

*Determination by the Finance Minister* means a determination made in writing by the Finance Minister for the purpose of the ATSI Act or the PGPA Act.

*EA* means the Indigenous Business Australia Enterprise Agreement 2016-2018.

*IBA* means Indigenous Business Australia.

*Person* means a member of IBA staff employed under section 175(1).

*PGPA Act* means the *Public Governance Performance and Accountability Act 2013* (Cth).

*Schedules* means the schedules attached to this sub-delegation and includes:

- Schedule A(1) – Purchasing
- Schedule A(2) – Travel
- Schedule A(3) – General Business
- Schedule A(4) – Bank Accounts
- Schedule A(5) – Borrowing
- Schedule A(6) – Human Resources
- Schedule B – Investments
- Schedule C – Homes

- Schedule D - Enterprises

*Veda Credit Score* means a credit score calculated and produced by Veda Advantage Ltd.

## 5 Delegation

- 1) The delegates are the persons from the time being either holding, occupying or performing the duties of the positions specified in item 3 of the table of each of the Schedules.
- 2) The delegates are delegated the function or power of the Chief Executive Officer specified in item 2 and under the provision of the relevant Act mentioned in item 1 of the table of each of the Schedules. In this Instrument of Delegation a power to approve the exercise of a function or power (as specified at Item 2) includes a power to decline.
- 3) If a limitation or special arrangement on the performance of a function or the exercise of a power is specified in item 4 or item 5 of the relevant table, the function or power is delegated to the extent of the limitation or special arrangement. For any new delegates listed at Item 3, including IBA Level 5, the delegate **must** undertake delegation training prior to exercising the delegation.
- 4) Financial limits described in this sub-delegation are exclusive of GST.
- 5) All functions or powers delegated under this instrument must be exercised in accordance with the ATSI Act, the PGPA Act, the EA, the *Fair Work Act 2009* (Cth), the *Long Service Leave (Commonwealth Employees) Act 1976* (Cth), the *Safety Rehabilitation and Compensation Act 1988* (Cth) and any other relevant legislation and relevant policies, Chief Executive's Instructions, and procedures of IBA.
- 6) A delegate **must** ensure that there is an approved budget allocation before executing a delegation committing IBA funds.
- 7) Where the total value of a delegation approval is made in multiple parts, the limit of the delegation applies to the total approved value of the delegation.
- 8) Any variations under a delegation **must** be approved by the original delegate, unless there is no increase in cost or risk to IBA.
- 9) Delegates are advised that IBA will institute assurance testing to determine if a delegation has been exercised in accordance with this Instrument. This may include internal testing of transactions by the relevant Branch, expenditure testing by the Finance Branch, and internal audit.
- 10) Powers **must** be exercised consistently with:
  - a) any policy of the Board in writing
  - b) any financial or other conditions set by the Board in relation to a particular contract or agreement
  - c) any financial or other condition contained in a funding agreement with a Commonwealth Department or agency; or in respect of the implementation of a specific proposal subject to Government budget approval, the financial limit is set by that process.
- 11) Once a power has been exercised, all necessary payments under the covenant will have been authorised.
- 12) Delegation IBA SD B/4 is to be used where IBA is acting in its capacity as trustee. No other delegation **must** be exercised where IBA is entering into a contract or agreement in its capacity as trustee. Delegates must act consistently with any Trust Deed.
- 13) A delegation **must** not be exercised in relation to a transaction with an IBA director or former IBA director.
- 14) These delegations must not be used to approve any transaction by an IBA subsidiary entity.

**SCHEDULE A(1) – PURCHASING**

	<b>Item 1 Source of function or power</b>	<b>Item 2 Summary of function or power</b>	<b>Item 3 Delegates (Business area)</b>	<b>Item 4 Limitation on performance of function or exercise of power</b>	<b>Item 5 Special Arrangements</b>
IBA SD A1/1	Sections 152(1) & 152(2)(a) of the ATSI Act [Delegated to CEO in IBA 1.1]	To enter into contracts or agreements, and approve: a) the incurring of expenditure (including incidental expenditure) b) the payment of approved expenditure as required by any such contract or agreement	SES Level 2 (Executive) SES Level 1 (All Branches) IBA Level 7 (All Branches) IBA Level 6 (All Branches) IBA Level 5 (All Branches)	Not to exceed \$500,000 Not to exceed \$200,000 Not to exceed \$50,000 Not to exceed \$20,000 Not to exceed \$5,000	This delegation does not apply in circumstances where another more specific delegation would apply if it were not subject to a financial limit or other limitation  This delegation is not to be exercised in relation to the approval of legal services expenditure.
IBA SD A1/2	Section 152(1) of the ATSI Act [Delegated to CEO in IBA 1.1]	To approve in respect of the provision of legal services: a) the incurring of expenditure (including incidental expenditure) b) the payment of approved	SES Level 2 (Executive) SES Level 1 (Legal and Governance)	Not to exceed \$500,000 Not to exceed \$200,000	

I, LEO BATOR, Acting Chief Executive Officer of IBA, hereby authorise the person performing the duties of each office specified in Item 3 of the table appearing in this schedule to exercise the powers and functions described at Item 2 of the relevant table, subject to the limitations specified in Items 4 and 5.

SCHEDULE A(1) – Chief Executive Officer’s Delegations to Staff under 190(2) of the *Aboriginal and Torres Strait Islander Act 2005*

	<b>Item 1 Source of function or power</b>	<b>Item 2 Summary of function or power</b>	<b>Item 3 Delegates (Business area)</b>	<b>Item 4 Limitation on performance of function or exercise of power</b>	<b>Item 5 Special Arrangements</b>
		expenditure.	SES Level 1 (Homes) Senior Manager, Loan Management and Assurance (Homes)	Not to exceed \$10,000. Only to be exercised for settlements and recoveries with respect to the Indigenous Home Ownership Program.	
			SES Level 1 (Corporate)	Not to exceed \$10,000	
			Senior Lawyer (IBA 6/7) (Legal and Governance)	Not to exceed \$50,000	

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**SCHEDULE A(2) – TRAVEL**

	<b>Item 1 Source of function or power</b>	<b>Item 2 Summary of function or power</b>	<b>Item 3 Delegates (Business area)</b>	<b>Item 4 Limitation on performance of function or exercise of power</b>	<b>Item 5 Special Arrangements</b>
<b>IBA SD A2/1</b>	Section 152(1) of the ATSI Act  [Delegated to CEO in IBA 1.21]	To approve travel and associated allowances for employees undertaking official business within Australia.	SES Level 2 (Executive)  SES Level 1 (All Branches)  IBA Level 7 (All Branches)  IBA Level 6 (All Branches)  IBA Level 5 (All Branches)	Not to exceed \$20,000  Not to exceed \$10,000  Not to exceed \$5,000  Not to exceed \$3,000  Not to exceed \$2,000	Air Charters may only be approved only where the journey cannot be undertaken by scheduled air service or it is more cost efficient or practicable taking into account the destination and duration of the trip.  Day trips by motor vehicle do not need to be entered into the travel system but do need approval by the relevant delegate by e-mail for WH&S and insurance purposes.
<b>IBA SD</b>	Clause 80.3 of the	To allow an employee to use his or her own	SES Level 2 (Executive)		

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SCHEDULE A(2) – Chief Executive Officer’s Delegations to Staff under 190(2) of the *Aboriginal and Torres Strait Islander Act 2005*

	<b>Item 1 Source of function or power</b>	<b>Item 2 Summary of function or power</b>	<b>Item 3 Delegates (Business area)</b>	<b>Item 4 Limitation on performance of function or exercise of power</b>	<b>Item 5 Special Arrangements</b>
<b>A2/2</b>	EA	private motor vehicle for work related travel in place of air travel.	SES Level 1 IBA Level 7 IBA Level 6 IBA Level 5 (All Branches)		

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**SCHEDULE A(3) – GENERAL BUSINESS**

	<b>Item 1 Source of function or power</b>	<b>Item 2 Summary of function or power</b>	<b>Item 3 Delegates (Business area)</b>	<b>Item 4 Limitation on performance of function or exercise of power</b>	<b>Item 5 Special Arrangements</b>
<b>IBA SD A3/1</b>	Section 168 of the ATSI Act	To invest relevant money of IBA for the purpose of cash and funds management in accordance with s 59 of the PGPA Act.	SES Level 1 (Chief Financial Officer)	The delegate must exercise this power within any constraints contained in the PGPA Act.	
<b>IBA SD A3/2</b>	Section 152(2)(c) of the ATSI Act  [Delegated to CEO in IBA 1.1, 1.2, 1.8, 1.9]	To appoint agents and attorneys and act as an agent for other persons.	SES Level 2 (Executive)  SES Level 1 (Investments, Legal & Governance Corporate)  IBA Level 7 (Legal & Governance)	Subject to legal advice having been received and acting consistently with that advice.	
<b>IBA SD</b>	Section 152(1) &	To accept gifts, grants, bequests and	SES Level 2 (Executive)	Not to exceed \$100,000 in value.	

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SCHEDULE A(3) – Chief Executive Officer’s Delegations to Staff under 190(2) of the *Aboriginal and Torres Strait Islander Act 2005*

	<b>Item 1 Source of function or power</b>	<b>Item 2 Summary of function or power</b>	<b>Item 3 Delegates (Business area)</b>	<b>Item 4 Limitation on performance of function or exercise of power</b>	<b>Item 5 Special Arrangements</b>
<b>A3/3</b>	152(2)(h) of the ATSI Act [Delegated to CEO in IBA 1.14]	devises made to IBA.	SES Level 1 (All Branches)	Not to exceed \$500 in value.	
<b>IBA SD A3/4</b>	Section 152(2)(k) of the ATSI Act [Delegated to CEO in IBA 1.15]	To charge for the provision of services by IBA.	SES Level 2 (Executive)	Not to exceed \$500,000.	
			SES Level 1 (All Branches)	Not to exceed \$100,000.	
			IBA Level 7 (Investments)	Not to exceed \$20,000.	
<b>IBA SD A3/5</b>	Section 168 ATSI Act	To approve payment of petty cash expenditure.	SES Level 2 (Executive)	Not to exceed \$500.	
			SES Level 1 (All Branches)		
			IBA Level 7 (All Branches)	Not to exceed \$250.	
			IBA Level 6 (Finance)		

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SCHEDULE A(3) – Chief Executive Officer’s Delegations to Staff under 190(2) of the *Aboriginal and Torres Strait Islander Act 2005*

	<b>Item 1 Source of function or power</b>	<b>Item 2 Summary of function or power</b>	<b>Item 3 Delegates (Business area)</b>	<b>Item 4 Limitation on performance of function or exercise of power</b>	<b>Item 5 Special Arrangements</b>
<b>IBA SD A3/6</b>	Section 152(1) of the ATSI Act  [Delegated to CEO in IBA 1.19]	To approve the write-off of either:  a) losses or deficiencies of IBA money;  b) irrecoverable amounts of revenue;  c) irrecoverable debts and over-payments; or  d) lost, deficient, condemned, unserviceable or obsolete stores or equipment or furniture or intangibles and to approve disposal thereof.	SES Level 2 (Executive)	Not to exceed \$20,000 per transaction.	Write-off amounts due from staff or related parties shall be reported to the IBA Board at the first available opportunity.
			SES Level 1 (Corporate, Chief Finance Officer)	Only delegation (d) may be exercised by this delegate.  Not to exceed \$20,000.	
<b>IBA SDA 3/7</b>	S168 ATSI Act	To approve the sale or other disposal of serviceable stores, equipment or furniture no longer required by IBA .	SES Level 2 (Executive)	Not to exceed \$50,000 per transaction.	
			SES Level 1 (Corporate, Chief Finance Officer)	Not to exceed \$20,000 per transaction.	

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SCHEDULE A(3) – Chief Executive Officer’s Delegations to Staff under 190(2) of the *Aboriginal and Torres Strait Islander Act 2005*

	<b>Item 1 Source of function or power</b>	<b>Item 2 Summary of function or power</b>	<b>Item 3 Delegates (Business area)</b>	<b>Item 4 Limitation on performance of function or exercise of power</b>	<b>Item 5 Special Arrangements</b>
<b>IBA SD A3/8</b>	Section 152(1) of the ATSI Act	To vary cash allocation obligations between expenditure heads.	SES Level 2 (Executive)	Not to exceed \$1,000,000.	Delegation must be exercised in respect of IBA’s budget administration expenditure only, and provided there is no overall increase in the total allocation for administration.  Any exercise of the power must be reported to the Board at the next Board meeting.
			SES Level 1 (Chief Finance Officer)	Not to exceed \$200,000.	
<b>IBA SD A3/9</b>	Section 168 of the ATSI Act	To authorise other payments which IBA is required or authorised to make under any law, including the refund of monies that were paid to IBA in error.	SES Level 2 (Executive)	Not to exceed \$500,000.	The financial limits do not apply if the authorisation of the payment relates to a decision by another delegate made under another IBA delegation.  Power to be exercised only on receipt of a valid tax invoice or Purchase Order.
			SES Level 1 (Chief Finance Officer, Investments, Corporate)		
			IBA Level 7 (Finance)	Not to exceed \$300,000.	
			IBA Level 6 (Finance)	Not to exceed \$20,000.	

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**SCHEDULE A(4) – BANK ACCOUNTS**

	<b>Item 1 Source of function or power</b>	<b>Item 2 Summary of function or power</b>	<b>Item 3 Delegates (Business area)</b>	<b>Item 4 Limitation on performance of function or exercise of power</b>	<b>Item 5 Special Arrangements</b>
<b>IBA SD A4/1</b>	Section 152(1) of the ATSI Act  [Delegated to CEO in IBA 1.1]	To enter into agreements with any bank for the receipt, custody, payment or transmission of IBA money.	SES Level 2 (Executive)  SES Level 1 (Chief Finance Officer)	Not to exceed \$500,000  Not to exceed \$200,000	
<b>IBA SD A4/2</b>	Section 168 of the ATSI Act	To transfer appropriated money and all other moneys held by IBA between IBA bank accounts.	SES Level 2 (Executive)  SES Level 1 (Chief Finance Officer)  IBA Level 7 (Finance)	Where applicable, within appropriation limits and/or conditions.	

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**SCHEDULE A(5) – BORROWING**

	<b>Item 1 Source of function or power</b>	<b>Item 2 Summary of function or power</b>	<b>Item 3 Delegates (Business area)</b>	<b>Item 4 Limitation on performance of function or exercise of power</b>	<b>Item 5 Special Arrangements</b>
<b>IBA SD A5/1</b>	Section 183(1) of the ATSI Act	To borrow money on overdraft from a bank for the purpose only of meeting a temporary deficit in the money of IBA.	SES Level 2 (Executive)	Up to the lesser of \$100,000 or any limit imposed under s183(2) of the ATSI Act Act.	
			SES Level 1 (Chief Finance Officer)	Up to the lesser of \$50,000 or any limit imposed under s183(2) of the ATSI Act.	
<b>IBA SD A5/2</b>	Sections 185(1)(a) & (b) of the ATSI Act	To give security over the whole or part of the assets of IBA for the repayment of money borrowed on overdraft under s183 of the ATSI Act.	SES Level 2 (Executive)	Not to exceed \$100,000.	

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**SCHEDULE A(6) – HUMAN RESOURCES**

	Item 1 Source of function or power	Item 2 Summary of function or power	Item 3 Delegates (Business Area)	Item 4 Limitation on performance of function or exercise of power	Item 5 Special Arrangements
<b>IBA SD A6/1</b>	Section 175 of the ATSI Act	To approve the establishment and reclassification of positions.	SES Level 2 (Executive) SES Level 1 (Corporate)	As recommended by the relevant SES Level 1 officer. The delegate must obtain legal advice when exercising this delegation to reclassify a position.	
<b>IBA SD A6/2</b>	Section 175 of the ATSI Act	To engage employees.	SES Level 2 (Executive)	The delegate may only exercise this delegation up to and including IBA Level 7.	
			SES Level 1 (All Branches)	The delegate may only exercise this delegation in respect of the delegate’s branch and up to and including IBA Level 6.	
<b>IBA SD A6/3</b>	Clauses 5 and 6 of the EA	To exercise the powers and functions of the CEO in relation to work flexibility	SES Level 2 (Executive)		
			SES Level 1 (All Branches)	The delegate may only exercise this delegation in respect of the delegate’s branch and up to and including IBA Level 6	
<b>IB SD A6/4</b>	Clause 6 of the EA	To exercise the powers and functions of the CEO in relation to Individual Flexibility Arrangements	SES Level 2 (Executive)		The delegate must ensure that the terms of the Individual Flexibility Arrangement are:  (a) about permitted matters under section 172 of the <i>Fair Work Act 2009</i> ;  (b) not unlawful terms under

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SCHEDULE A(6)– Chief Executive Officer’s Delegations to Staff under 190(2) of the *Aboriginal and Torres Strait Islander Act 2005*

	Item 1 Source of function or power	Item 2 Summary of function or power	Item 3 Delegates (Business Area)	Item 4 Limitation on performance of function or exercise of power	Item 5 Special Arrangements
			SES Level 1 (All branches)	The delegate may only exercise this delegation in respect of the delegate’s branch and up to and including IBA Level 6.	section 194 of the <i>Fair Work Act 2009</i> ; and  (c) result in the employee being better off overall than the employee would be if no arrangement was made.
IBA SD A6/5	Clause 15 of the EA	To determine a new employee’s base salary	SES Level 2 (Executive)		
			SES Level 1 (All branches)	Delegates may only exercise this delegation in respect of the delegate’s branch or branches as the case may be.	
IBA SD A6/6	Clauses 23 and 25 of the EA	To exercise the functions and powers of the CEO in relation to the engagement and remuneration of cadets and graduates	SES Level 2 (Executive)  SES Level 1 (Corporate)		
IBA SD A6/7	Clause 26 of the EA	To exercise the functions and powers of the CEO with regard to determining an employee’s salary	SES Level 2 (Executive)  SES Level 1 (Corporate)		

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SCHEDULE A(6)– Chief Executive Officer's Delegations to Staff under 190(2) of the *Aboriginal and Torres Strait Islander Act 2005*

	<b>Item 1 Source of function or power</b>	<b>Item 2 Summary of function or power</b>	<b>Item 3 Delegates (Business Area)</b>	<b>Item 4 Limitation on performance of function or exercise of power</b>	<b>Item 5 Special Arrangements</b>
		where the employee's classification is reduced			
<b>IBA SD A6/8</b>	Clauses 28 and 29 of the EA	To exercise the powers and functions of the CEO in relation to: - broadbanding of a position; and - advancement of employee in a broadbanded position to higher classification	SES Level 2 (Executive) SES Level 1 (Corporate)		
<b>IBA SD A6/9</b>	Clause 30 of the EA	To exercise the powers and functions of the CEO in relation to temporary work at a higher classification level	SES Level 2 (Executive) SES Level 1 (All branches)	Delegates may only exercise this delegation in respect of the delegate's branch or branches as the case may be.	
<b>IBA SD A6/10</b>	Clause 33 of the EA	To exercise the powers and functions of the CEO in relation to a request by an employee for	SES Level 2 (Executive) SES Level 1 (All Branches)	SES Level 1 delegates may only exercise this delegation in respect of the delegate's branch or	

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SCHEDULE A(6)– Chief Executive Officer’s Delegations to Staff under 190(2) of the *Aboriginal and Torres Strait Islander Act 2005*

	Item 1 Source of function or power	Item 2 Summary of function or power	Item 3 Delegates (Business Area)	Item 4 Limitation on performance of function or exercise of power	Item 5 Special Arrangements
		studies assistance		branches as the case may be.	
IBA SD A6/11	Clauses 35,36,37 of the EA	To exercise the powers and functions of the CEO in relation to flextime. Including but not limited to: <ul style="list-style-type: none"> <li>• Implementing regular or standard hours</li> <li>• Finishing work after 7 hours 30 min.</li> <li>• Requiring specific hours</li> <li>• Quiet time</li> <li>• Agreeing an alternative bandwidth</li> </ul>	SES Level 2 (Executive)		
			SES Level 1 (All branches)	SES Level 1 delegates may only exercise this delegation in respect of the delegate’s branch or branches as the case may be.	
IBA SD A6/12	Clauses 40 and 41 of the EA	To exercise the CEO’s functions and powers with regard to employee initiated	SES Level 2 (Executive)		

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SCHEDULE A(6)– Chief Executive Officer’s Delegations to Staff under 190(2) of the *Aboriginal and Torres Strait Islander Act 2005*

	<b>Item 1 Source of function or power</b>	<b>Item 2 Summary of function or power</b>	<b>Item 3 Delegates (Business Area)</b>	<b>Item 4 Limitation on performance of function or exercise of power</b>	<b>Item 5 Special Arrangements</b>
		part time work and part time work requests made by employees returning from Maternity, Paternity or Adoption Leave	SES Level 1 (All Branches)	Delegates may only exercise this delegation in respect of the delegate’s branch or branches as the case may be.	
<b>IBA SD A6/13</b>	Clause 42 of the EA	To exercise the CEO’s functions and powers with regard to employee requests for flexible work arrangements	SES Level 2 (Executive)		
			SES Level 1 (All Branches)	Delegates may only exercise this delegation in respect of the delegate’s branch or branches as the case may be.	
<b>IBA SD A6/14</b>	Clause 43 of the EA	To exercise the CEO’s functions and powers with regard to overtime	SES Level 2 (Executive)		Exercise of delegation to require overtime is subject to reasonable additional hours provisions of the <i>Fair Work Act 1996</i> (Cth), sub section 226(4).  The rate of overtime meal allowance for the purposes of clause 44 will be as determined by the CEO
			SES Level 1 (All Branches)	Delegates may only exercise this delegation in respect of the delegate’s branch or branches as the case may be.	

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SCHEDULE A(6)– Chief Executive Officer’s Delegations to Staff under 190(2) of the *Aboriginal and Torres Strait Islander Act 2005*

	Item 1 Source of function or power	Item 2 Summary of function or power	Item 3 Delegates (Business Area)	Item 4 Limitation on performance of function or exercise of power	Item 5 Special Arrangements
<b>IBA SD A6/15</b>	Part G (Leave) of the EA	To exercise the CEO’s functions and powers with regard to employee leave and authorise action in relation to unauthorised absences	SES Level 2 (Executive)	The delegate must obtain legal advice when exercising this delegation to terminate employment due to abandonment of employment (cl 73 EA).	Note: no approval is required for personal leave or carers leave, but authorisation on the HR system may only be done by a delegate who has delegation in relation to the consideration and acceptance of evidence other than medical certificates to support personal or carers leave requests and conversions
			SES Level 1 (Corporate)	The delegate must obtain legal advice when exercising this delegation to terminate employment due to abandonment of employment (cl 73 EA)	
			SES Level 1 (Other branches)	Delegates may only exercise this delegation in respect of the delegate’s branch or branches as the case may be.  Delegates may not exercise this delegation with respect to: – agreements to substitute a day or part day that would otherwise be a public holiday (cl 71.2 EA); – initiating proceedings to terminate employment due to abandonment of employment (cl 73 EA)	

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SCHEDULE A(6)– Chief Executive Officer’s Delegations to Staff under 190(2) of the *Aboriginal and Torres Strait Islander Act 2005*

	<b>Item 1 Source of function or power</b>	<b>Item 2 Summary of function or power</b>	<b>Item 3 Delegates (Business Area)</b>	<b>Item 4 Limitation on performance of function or exercise of power</b>	<b>Item 5 Special Arrangements</b>
<b>IBA SD A6/16</b>	Clauses 47.2, (annual leave requests), 59 (compassionate leave), and 47.5, 55.3, 55.5, 58.3, 66.3 (evidence)	To exercise the CEO’s functions and powers with regard to: – requests for annual leave; – requests for compassionate leave; and – the consideration and acceptance of evidence other than medical certificates to support personal or carers leave requests (excluding requests for conversion of leave).	IBA Level 7 (All branches)	Delegates may only exercise this delegation in respect of the delegate’s branch and only in respect of the delegate’s reports.	Note: no approval is required for personal leave or carers leave , but authorisation on the HR system may only be done by a delegate who has delegation in relation to the consideration and acceptance of evidence other than medical certificates to support personal or carers leave requests and conversions
	EA Clauses 47.2, (annual leave requests) 47.5, 55.3, 55.5, 58.3, 66.3	To exercise the CEO’s functions and powers with regard to: – requests for annual leave; and – the consideration and acceptance of evidence other than	IBA Level 6 (All branches)  IBA Level 5 (All branches)	Delegates may only exercise this delegation in respect of the delegate’s branch and only in respect of the delegate’s reports.	Note: no approval is required for annual leave, but authorisation on the HR system may only be done by a delegate who has delegation in relation to the consideration and acceptance of evidence other than medical certificates to support personal or carers leave requests and conversions

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SCHEDULE A(6)– Chief Executive Officer's Delegations to Staff under 190(2) of the *Aboriginal and Torres Strait Islander Act 2005*

	Item 1 Source of function or power	Item 2 Summary of function or power	Item 3 Delegates (Business Area)	Item 4 Limitation on performance of function or exercise of power	Item 5 Special Arrangements
	(evidence)	medical certificates to support personal or carers leave requests, (excluding requests for conversion of leave).			
IBA SD A6/17	Long Service Leave (Commonwealth Employees) Act 1975	To exercise the powers and functions of the CEO in relation to Long Service Leave	SES Level 2 (Executive)	Delegates may only exercise this delegation in respect of the delegate's branch or branches as the case may be.  Delegates may not exercise this delegation with respect to decisions under sections 16(7) 17(5), 23 of the <i>Long Service Leave (Commonwealth Employees) Act 1975</i>	
			SES Level 1 (Corporate)		
IBA SD A6/18	Clause 80 of the EA	To require an employee to use their private vehicle for work related purposes	SES Level 2 (Executive)	Delegates may only exercise this delegation in respect of the delegate's branch or branches as the case may be.	
			SES Level 1 (All branches)		

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SCHEDULE A(6)– Chief Executive Officer’s Delegations to Staff under 190(2) of the *Aboriginal and Torres Strait Islander Act 2005*

	<b>Item 1 Source of function or power</b>	<b>Item 2 Summary of function or power</b>	<b>Item 3 Delegates (Business Area)</b>	<b>Item 4 Limitation on performance of function or exercise of power</b>	<b>Item 5 Special Arrangements</b>
<b>IBA SD A6/19</b>	Clause 81 of the EA	To appoint a First Aid Officer.	SES Level 2 (Executive)		
			SES Level 1 (Corporate)		
<b>IBA SD A6/20</b>	Clause 82 of the EA	To exercise the CEO’s powers and functions with regard to On-Call Allowance	SES Level 2 (Executive)	Delegates may only exercise this delegation in respect of the delegate’s branch or branches as the case may be.	
			SES Level 1 (All branches)		
<b>IBA SD A6/21</b>	Clause 83 of the EA	To exercise the CEO’s functions and powers with regard to Remote Locality Allowance	SES Level 2 (Executive)		
<b>IBA SD A6/22</b>	Part K (Relocation Assistance) of the EA	To exercise the CEO’s functions and powers with regard to Relocation Assistance	SES Level 2 (Executive)	SES Level 1 delegates may only exercise this delegation in respect of the delegate’s branch or branches as the case may be.  SES Level 1 delegates may not exercise this delegation to approve any payment under clause 89.2 of the EA.	
			SES Level 1 (Other Branches)		

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SCHEDULE A(6)– Chief Executive Officer’s Delegations to Staff under 190(2) of the *Aboriginal and Torres Strait Islander Act 2005*

	Item 1 Source of function or power	Item 2 Summary of function or power	Item 3 Delegates (Business Area)	Item 4 Limitation on performance of function or exercise of power	Item 5 Special Arrangements
IBA SD A6/23	Part L (Workforce Adjustment) of the EA	To exercise the CEO’s functions and powers with regard to Workforce Adjustment	SES Level 2 (Executive)	Delegates must obtain legal advice when exercising this delegation to terminate the employment of an “excess” employee (cl 90 EA)	
			SES Level 1 (Corporate)		
			SES Level 1 (Other branches)	Delegates may only exercise this delegation: – to exercise the CEO’s functions and powers in clauses 92.1 and 93.1 of the EA; and – in respect of the delegate’s branch or branches as the case may be.	
IBA SD A6/24	Part M (Termination of Employment) of the EA	To exercise the CEO’s functions and powers with regard to Termination of Employment (Termination of Employment)	SES Level 2 (Executive)	Delegates must obtain legal advice before exercising this delegation to terminate the employment of an employee (cl 98 EA)	
			SES Level 1 (Corporate)		
			SES Level 1 (Other branches)	Delegates may only exercise this delegation: – to exercise the CEO’s functions and powers in clauses 97.2, 98.3 and 101 of the EA; and – in respect of the delegate’s branch or branches as the case may be.	

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SCHEDULE A(6)– Chief Executive Officer's Delegations to Staff under 190(2) of the *Aboriginal and Torres Strait Islander Act 2005*

	Item 1 Source of function or power	Item 2 Summary of function or power	Item 3 Delegates (Business Area)	Item 4 Limitation on performance of function or exercise of power	Item 5 Special Arrangements
IBA SD A6/25	Appendix 3 of the EA	To increase the amount payable during the trial period in accordance with income test free area for earnings as advised by a relevant government agency from time to time.	SES Level 2 (Executive)		
			SES Level 1 (Corporate)		
IBA SD A6/26	sections 36(1), 36(3), 37(1) of the <i>Safety Rehabilitation and Compensation Act 1988</i> ,	To exercise the functions and powers of the CEO with regard to injury assessment and rehabilitation programs	SES Level 2 (Executive)		The CEO is the “rehabilitation authority” for the purposes of the <i>Safety Rehabilitation and Compensation Act 1988</i>
			SES Level 1 (Corporate)		
			IBA Level 7, IBA Level 6 (Human Resources)		

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**SCHEDULE B – INVESTMENTS**

	<b>Item 1 Source of function or power</b>	<b>Item 2 Summary of function or power</b>	<b>Item 3 Delegates (Business area)</b>	<b>Item 4 Limitation on performance of function or exercise of power</b>	<b>Item 5 Special Arrangements</b>
<b>IBA SD B/1</b>	Section 152(1) of the ATSI Act	To approve the restructuring of loans associated with investments.	SES Level 2 (Executive)	The delegation may not be exercised for restructuring beyond a total exposure of \$1 million.	
<b>IBA SD B/2</b>	Section 152(1) of the ATSI Act	To form and participate in the formation of trust arrangements.	SES Level 2 (Executive)  SES Level 1 (Investments Corporate Legal & Governance)	Subject to prior legal advice being obtained and acting consistently with that advice.	
<b>IBA SD B/3</b>	Section 152(2)(j) of the ATSI Act	To exercise IBA's rights and powers as a trustee, including modification of a Deed of Trust.	SES Level 2 (Executive)  SES Level 1 (Legal & Governance, Investments)  SES Level 1	Not to exceed \$500,000 (per transaction).	Prior to exercising this delegation, the delegate must revert to the trust deed to ensure that the trust has the power to do any act or enter into any transaction which is being proposed. If there is any doubt, legal advice should be sought.

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SCHEDULE B– Chief Executive Officer’s Delegations to Staff under 190(2) of the *Aboriginal and Torres Strait Islander Act 2005*

	Item 1 Source of function or power	Item 2 Summary of function or power	Item 3 Delegates (Business area)	Item 4 Limitation on performance of function or exercise of power	Item 5 Special Arrangements
			(Corporate)	Not to exceed \$200,000 (per transaction).	
			Senior Manager, Property & Leasing Investments	Not to exceed \$100,000 (per transaction).	
<b>IBA SD B/4</b>	Sections 152(1), 152(2)(e), 153(2)(f), 152(2)(g) of the ATSI Act	To exercise IBA’s rights and powers as a holder of shares, debentures, units or other securities including as a member of a company or as a beneficiary of a trust, a partner of a partnership, or as a joint venture partner or as a participant in any other arrangement for the sharing of profits.	SES Level 2 (Executive)  SES Level 1 (Legal & Governance, Investments)	Provided that the relevant company constitution, shareholder, trust, partnership or other constituent documents provide the power to do so.	Pursuant to section 72 of the PGPA Act, the Minister is required to inform Parliament when IBA exercises any of the following functions: <ul style="list-style-type: none"> <li>• forms or participates in forming a company; or</li> <li>• becomes or ceases to be a member of a company; or</li> <li>• a variation occurs in the rights of IBA as a member of a company; or</li> <li>• IBA acquires shares (either by purchase or subscription) or disposes of shares in a company; or</li> <li>• a variation occurs in the rights attaching to shares held by IBA in a company.</li> </ul> <p>IBA should notify the Board who should in turn notify the Minister when any of these delegations</p>

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SCHEDULE B– Chief Executive Officer's Delegations to Staff under 190(2) of the *Aboriginal and Torres Strait Islander Act 2005*

	Item 1 Source of function or power	Item 2 Summary of function or power	Item 3 Delegates (Business area)	Item 4 Limitation on performance of function or exercise of power	Item 5 Special Arrangements
					are exercised.
IBA SD B/5	Section 152(2)(d) of the ATSI Act	To incorporate a company for the purposes of making an approved investment.	SES Level 2 (Executive)  SES Level 1 (Investments, Legal and Governance)  IBA Level 7		Pursuant to section 72 of the PGPA Act, the Minister is required to inform Parliament when IBA exercises any of the following functions: <ul style="list-style-type: none"> <li>• forms or participates in forming a company; or</li> <li>• becomes or ceases to be a</li> </ul>

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SCHEDULE B- Chief Executive Officer's Delegations to Staff under 190(2) of the *Aboriginal and Torres Strait Islander Act 2005*

	Item 1 Source of function or power	Item 2 Summary of function or power	Item 3 Delegates (Business area)	Item 4 Limitation on performance of function or exercise of power	Item 5 Special Arrangements
			(Legal & Governance)		member of a company; or • a variation occurs in the rights of IBA as a member of a company; or • IBA acquires shares (either by purchase or subscription) or disposes of shares in a company; or • a variation occurs in the rights attaching to shares held by IBA in a company.  IBA should notify the Board who should in turn notify the Minister when any of these delegations are exercised.
IBA SD B/6	Section 152(1) of the ATSI Act	To approve write-downs of carrying values of investments.	SES Level 2 (Executive)	Not to exceed \$1,000,000 (per investment).	
IBA SD B/7	Section 152(2) of the ATSI Act	<b>Granting a Lease</b> a) Approve granting an asset lease, equipment lease or entering a hire-purchase	SES Level 2 (Executive)	In respect of (a), not to exceed <b>\$300,000</b> per asset / equipment. In respect of (b), not to exceed <b>\$400,000</b> per asset / equipment. In respect of (c), not to exceed <b>\$500,000</b> per asset / equipment.	Subject to the following: • relevant Credit Risk Tolerance Levels; • item 6.3 of the CEI on Commercial Lending;

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SCHEDULE B– Chief Executive Officer’s Delegations to Staff under 190(2) of the *Aboriginal and Torres Strait Islander Act 2005*

	Item 1 Source of function or power	Item 2 Summary of function or power	Item 3 Delegates (Business area)	Item 4 Limitation on performance of function or exercise of power	Item 5 Special Arrangements
		<p>arrangement where the credit risk is rated <b>HIGH</b> in <b>Risk Types 1 and 2</b></p> <p>b) Approve granting an asset lease, equipment lease or entering a hire-purchase arrangement where the credit risk is rated <b>MEDIUM</b> in <b>Risk Types 1 and 2</b></p> <p>c) Approve granting an asset lease, equipment lease or entering a hire-purchase arrangement where the credit risk is rated <b>LOW</b> in <b>Risk Types 1 and 2</b></p>	<p>SES Level 1 (Investments)</p> <hr/> <p>Senior Manager, Leasing Solutions (Investments)</p> <hr/> <p>Manager, Leasing Solutions (Investments)</p>	<p>In respect of (a), not to exceed <b>\$250,000</b> per asset / equipment.</p> <p>In respect of (b), not to exceed <b>\$300,000</b> per asset / equipment.</p> <p>In respect of (c), not to exceed <b>\$400,000</b> per asset / equipment.</p> <hr/> <p>In respect of (a), not to exceed <b>\$150,000</b> per asset / equipment.</p> <p>In respect of (b), not to exceed <b>\$200,000</b> per asset / equipment.</p> <p>In respect of (c), not to exceed <b>\$250,000</b> per asset / equipment.</p> <hr/> <p>In respect of (a), not to exceed <b>\$50,000</b> per asset / equipment.</p> <p>In respect of (b), not to exceed <b>\$75,000</b> per asset / equipment.</p> <p>In respect of (c), not to exceed <b>\$100,000</b> per asset / equipment</p>	<ul style="list-style-type: none"> <li>item 9.3 of the CEI for Commercial Lending.</li> </ul> <p>Delegate must be satisfied that the making of a lease will further the social, economic or cultural development of Aboriginal persons or Torres Strait Islanders.</p> <p>See <b>Annexure A</b> for credit risk rating matrix.</p>

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SCHEDULE B- Chief Executive Officer's Delegations to Staff under 190(2) of the *Aboriginal and Torres Strait Islander Act 2005*

	Item 1 Source of function or power	Item 2 Summary of function or power	Item 3 Delegates (Business area)	Item 4 Limitation on performance of function or exercise of power	Item 5 Special Arrangements
			Property & Accounts Manager, Leasing Solutions (Investments)	In respect of (a), not to exceed <b>\$50,000</b> per asset / equipment. In respect of (b), not to exceed <b>\$75,000</b> per asset / equipment. In respect of (c), not to exceed <b>\$100,000</b> per asset / equipment	
IBA SD B/8	Section 152(1) of the ATSI Act	<b>Increasing value of an existing lease</b> a) Approve granting an increase in the value of an asset lease, equipment lease or entering a hire-purchase arrangement where the aggregate credit risk is rated <b>HIGH</b> in <b>Risk Types 1 and 2</b>	SES Level 2 (Executive)	In respect of (a), aggregate not to exceed <b>\$300,000</b> per asset / equipment. In respect of (b), aggregate not to exceed <b>\$400,000</b> per asset / equipment. In respect of (c), aggregate not to exceed <b>\$500,000</b> per asset / equipment.	Subject to the following: <ul style="list-style-type: none"> <li>• relevant Credit Risk Tolerance Levels;</li> <li>• item 6.3 of the CEI on Commercial Lending;</li> <li>• item 9.3 of the CEI for Commercial Lending.</li> </ul> Delegate must be satisfied that the making of a lease will further the social, economic or cultural development of Aboriginal persons or Torres Strait Islanders.
SES Level 1 (Investments)	In respect of (a), aggregate not to exceed <b>\$250,000</b> per asset / equipment. In respect of (b), aggregate not to exceed <b>\$300,000</b> per asset / equipment. In respect of (c), aggregate not to exceed <b>\$400,000</b> per asset / equipment.				

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SCHEDULE B– Chief Executive Officer’s Delegations to Staff under 190(2) of the *Aboriginal and Torres Strait Islander Act 2005*

	Item 1 Source of function or power	Item 2 Summary of function or power	Item 3 Delegates (Business area)	Item 4 Limitation on performance of function or exercise of power	Item 5 Special Arrangements
		<p>b) Approve granting an increase in the value of an asset lease, equipment lease or entering a hire-purchase arrangement where the aggregate credit risk is rated <b>MEDIUM</b> in <b>Risk Types 1 and 2</b></p> <p>c) Approve granting an increase in the value of an asset lease, equipment lease or entering a hire-purchase arrangement where the aggregate credit risk is rated <b>LOW</b> in <b>Risk Types 1 and 2</b></p>	<p>Senior Manager, Leasing Solutions (Investments)</p> <hr/> <p>Manager, Leasing Solutions (Investments)</p> <hr/> <p>Property &amp; Accounts Manager, Leasing Solutions (Investments)</p>	<p>In respect of (a), aggregate not to exceed <b>\$150,000</b> per asset / equipment.</p> <p>In respect of (b), aggregate not to exceed <b>\$200,000</b> per asset / equipment.</p> <p>In respect of (c), aggregate not to exceed <b>\$250,000</b> per asset / equipment.</p> <hr/> <p>In respect of (a), aggregate not to exceed <b>\$50,000</b> per asset / equipment.</p> <p>In respect of (b), aggregate not to exceed <b>\$75,000</b> per asset / equipment.</p> <p>In respect of (c), aggregate not to exceed <b>\$100,000</b> per asset / equipment.</p> <hr/> <p>In respect of (a), aggregate not to exceed <b>\$50,000</b> per asset / equipment.</p> <p>In respect of (b), aggregate not to exceed <b>\$75,000</b> per asset / equipment.</p> <p>In respect of (c), aggregate not to exceed <b>\$100,000</b> per asset / equipment.</p>	<p>See <b>Annexure A</b> for credit risk rating matrix.</p>

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### Annexure A to Schedule B– Leasing Risk Rating

Risk Type 1	
Scoring	Description
<b>Sensitivity Analysis Score</b> (Based on ability to make repayments if Revenue was to decrease in increments of:)	
1 to 3	30% +
4 to 7	15% to 30%
8 to 10	0% to 15%
<b>Business Risk Score</b>	
1	Established business (15+ years)
2	Established business (5 to 15 years)
3	Established business (0 to 5 years)
5	New business
<b>Income stream</b>	
1	Government funding
2	Contract
3	Sub contract
4	General public
<b>Industry</b>	
1	Government
2-4	Retail/Trades/Transport/NFP
5-6	Tourism/Mining/Other
<b>Cashflow (Lease Payment Coverage)</b>	
0	>= 5 times
5-7	3-5 times
10	<=2 times
<b>Balance Sheet Review - Quick Ratio</b>	
0	>1.5
3	1 - 1.5
10	<1
<b>Overall Risk Score</b>	
1 to 20	Low risk
21 to 40	Medium risk
41 to 65	High risk

Risk Type 2*	
Scoring	Description
<b>Business Plan forecast</b>	
1 to 3	Reasonable future net profits forecasted
4 to 5	Modest future net profits forecasted
6 to 8	Break-even / Net Losses forecasted
<b>Forecast Assumption Review</b>	
1 to 3	Conservative, realistic assumptions

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SCHEDULE B- Chief Executive Officer's Delegations to Staff under 190(2) of the *Aboriginal and Torres Strait Islander Act 2005*

4 to 7	Reasonable assumptions, limited comparable data available
8 to 10	Ambitious assumptions/Unclear assumptions
<b>Sensitivity Analysis Score</b> (Based on ability to make repayments if Revenue was to decrease in increments of:)	
1 to 3	30% +
4 to 7	15% to 30%
8 to 10	0% to 15%
<b>Business Risk Score</b>	
1	Established business (15+ years)
2	Established business (5 to 15 years)
3	Established business (0 to 5 years)
4	New business
<b>Income stream</b>	
1	Government funding
2	Contract
3	Sub contract
4	General public
<b>Industry</b>	
1	Government
2-4	Retail/Trades/Transport/NFP
5-6	Tourism/Mining/Other
<b>Cashflow (Lease Payment Coverage)</b>	
0	>= 5 times
5-7	3-5 times
10	<=2 times
<b>Balance Sheet Review - Quick Ratio</b>	
0	>1.5
3	1 - 1.5
10	<1
<b>Parent Guarantee</b>	
0	Yes
5	No
<b>Overall Risk Score</b>	
1 to 20	Low risk
21 to 40	Medium risk
41 to 65	High risk

\* 2 separate assessors to contribute

SCHEDULE C – HOMES

	Item 1 Source of function or power	Item 2 Summary of function or power	Item 3 Delegates	Item 4 Limitation on performance of function or exercise of power	Item 5 Special Arrangements
<p><b>IBA SD C/1</b></p>	<p>Sections 152(2), 152(2)(a) &amp; (2)(aa) of the ATSI Act</p>	<p>To approve, in relation to an application for a new housing loan:</p> <p>a) the making of a housing loan</p> <p>b) the release of housing loan funds</p> <p>c) an increase or decrease in the loan amount and / or variations to terms and conditions for a loan.</p>	<p>SES Level 2 (Executive)</p>	<p>Delegation may only be exercised to approve loans:</p> <ul style="list-style-type: none"> <li>• which do not exceed \$900,000 (per loan); and</li> <li>• where applicant's (or for joint applications each applicant's) Veda Credit Score is not less than 100.</li> </ul> <p>Delegation may not be exercised in relation to loans which give rise to a potential conflict of interest for IBA.</p>	<p>Delegate may approve loans with a variation to the financial limits specified in the CEI 25 within the parameters specified below:</p> <p><b>Loan Amounts:</b> IBA Loan Amount may be for 100% of the purchase price less deposit.</p> <p><b>Deposits:</b> Deposit may be reduced but must not be reduced to less than \$1,500.</p> <p><b>Interest Rates:</b> Interest rate may be reduced to a rate which is not less than 1% below the applicable IBA Home Loan Rate or Commencing Rate.</p> <p><b>Loan Terms:</b> Up to the 480 months</p> <p><b>Repayments (Loan Affordability):</b> Loan repayment amounts of up to the Maximum Allowable Proportion of Total Gross Income.</p>
			<p>SES Level 1 (Homes)</p>	<p>Delegation may only be exercised to approve loans:</p> <ul style="list-style-type: none"> <li>• which do not exceed \$850,000 (per loan); and</li> <li>• where applicant's (or for joint applications each applicant's) Veda Credit Score is not less than 250.</li> </ul>	
			<p>Manager Credit Assessment (Homes)</p>	<p>Delegation may only be exercised to approve loans:</p> <ul style="list-style-type: none"> <li>• which do not exceed \$750,000 (per loan); and</li> <li>• where applicant's (or for joint applications each applicant's) Veda Credit Score is not less</li> </ul>	

SCHEDULE C – Chief Executive Officer’s Delegations to Staff under 190(2) of the *Aboriginal and Torres Strait Islander Act 2005*

Item 1 Source of function or power	Item 2 Summary of function or power	Item 3 Delegates	Item 4 Limitation on performance of function or exercise of power	Item 5 Special Arrangements
			<p>than 400.</p> <p>Delegation is not be exercised in relation to loans:</p> <ul style="list-style-type: none"> <li>i. to IBA staff; or</li> <li>ii. which give rise to a potential conflict of interest for IBA.</li> </ul> <p>With respect to (c) delegation may only be exercised where the loan has not already been fully drawn and the original approval under (a) was not by a higher delegate.</p>	<p><b>Deposits:</b> Deposit may be reduced, but must not be less than the higher of:</p> <ul style="list-style-type: none"> <li>i. 1.5% below the percentage limit applicable to the Applicant’s Income; and</li> <li>ii. \$1,500.</li> </ul> <p><b>Repayments (Loan Affordability):</b> Loan repayment amounts of up to 5% higher than the Standard Allowable Proportion of Total Gross Income may be approved.</p>
		Assistant Manager Credit Assessment (Homes)	<p>Delegation may only be exercised to approve loans:</p> <ul style="list-style-type: none"> <li>• which do not exceed \$675,000 (per loan); and</li> <li>• where applicant’s (or for joint applications each applicant’s) Veda Credit Score is not less than 475.</li> </ul> <p>Delegation is not to be exercised in relation to loans:</p> <ul style="list-style-type: none"> <li>i. to IBA staff;</li> <li>ii. for refinance purposes; or</li> <li>iii. which give rise to a potential conflict of interest for IBA.</li> </ul> <p>With respect to (c) only where the</p>	<p>Delegate may approve loans with a variation to the financial limits specified in the CEI 25 within the parameters specified below:</p> <p><b>Deposits:</b> Deposit may be reduced, but must not be less than the higher of:</p> <ul style="list-style-type: none"> <li>i. 1% below the percentage limit applicable to the Applicant’s Income; and</li> <li>ii. \$1,500.</li> </ul> <p><b>Repayments (Loan Affordability):</b> Loan repayment amounts of up to 3% higher than the Standard Allowable Proportion of Total Gross Income may be approved.</p>

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SCHEDULE C – Chief Executive Officer’s Delegations to Staff under 190(2) of the *Aboriginal and Torres Strait Islander Act 2005*

Item 1 Source of function or power	Item 2 Summary of function or power	Item 3 Delegates	Item 4 Limitation on performance of function or exercise of power	Item 5 Special Arrangements
			loan has not already been fully drawn and the original approval under (a) was not by a higher delegate.	
		Manager Network (Homes) Manager Home Lending (Homes) Assistant Manager Network (Homes)	Delegation may only be exercised to approve loans: <ul style="list-style-type: none"> <li>• which do not exceed \$585,000 (per loan); and</li> <li>• where applicant’s (or for joint applications each applicant’s) Veda Credit Score is not less than 550.</li> </ul> Delegation is not to be exercised in relation to loans: <ol style="list-style-type: none"> <li>i. to IBA staff;</li> <li>ii. for refinance purposes;</li> <li>iii. Previous Home Owners;</li> <li>iv. for property settlements;</li> <li>v. which give rise to potential conflict of interest for IBA</li> </ol> With respect to (c), delegation may only be exercised where the loan has not already been fully drawn and the original approval under (a) was not by a higher delegate.	Delegate may approve loans with a variation of the financial limits specified in the CEI 25 within the parameters specified below: <p><b>Deposits:</b> Deposit may be reduced, but must not be less than the higher of:</p> <ol style="list-style-type: none"> <li>i. 0.5% below the percentage limit applicable to the Applicant’s Income; and</li> <li>ii. \$1,500.</li> </ol> <p><b>Repayments (Loan Affordability):</b> Loan repayment amounts of up to 1.5% higher than the Standard Allowable Proportion of Total Gross Income may be approved.</p>

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SCHEDULE C – Chief Executive Officer’s Delegations to Staff under 190(2) of the *Aboriginal and Torres Strait Islander Act 2005*

	<b>Item 1 Source of function or power</b>	<b>Item 2 Summary of function or power</b>	<b>Item 3 Delegates</b>	<b>Item 4 Limitation on performance of function or exercise of power</b>	<b>Item 5 Special Arrangements</b>
<b>IBA SD C/2</b>	Section 152 of the ATSI Act	<p>To approve in relation to an existing housing loan:</p> <ul style="list-style-type: none"> <li>a) a variation to a loan instalment</li> <li>b) a change in interest rate</li> <li>c) a negotiated loan repayment plan</li> <li>d) a deferment of a loan instalment/s</li> <li>e) the write back of housing loan repayment arrears</li> <li>f) a change in the loan term</li> <li>g) a refund of an overpayment</li> <li>h) the imposition of a late payment administration fee in accordance with policy</li> <li>i) the lease, renting, subletting or leaving vacant a security property</li> <li>j) the issue of notices in respect of the withdrawal of funding in relation to loans which have not been fully drawn.</li> </ul>	SES Level 2 (Executive)	<p>Delegation may not be exercised in relation to loans which have been approved by the CEO.</p> <p>Delegation (b) may only be exercised:</p> <ul style="list-style-type: none"> <li>i. to provide a reduced interest rate for a period of hardship assistance; or</li> <li>ii. to apply an interest rate margin or a Leased Home Loan Rate where such a margin is applicable.</li> </ul> <p>With respect to (e) not to exceed a cumulative \$200,000 per loan over a 5 year period.</p> <p>With respect to (g) not to exceed \$200,000 per payment.</p> <p>With respect to (f), total loan term must not exceed 480 months</p> <p>With respect to (i), not to exceed a period of 5 years.</p>	Approvals under (b) and (f) should be reviewed after a period of not more than 12 months, and if continued, every 12 months to determine whether the variation should continue to apply.

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SCHEDULE C – Chief Executive Officer's Delegations to Staff under 190(2) of the *Aboriginal and Torres Strait Islander Act 2005*

Item 1 Source of function or power	Item 2 Summary of function or power	Item 3 Delegates	Item 4 Limitation on performance of function or exercise of power	Item 5 Special Arrangements
		SES Level 1 (Homes)	<p>Delegation may not be exercised in relation to loans which have been approved by the CEO.</p> <p>Delegation (b) may only be exercised:</p> <ul style="list-style-type: none"> <li>i. to provide a reduced interest rate for a period of hardship assistance; or</li> <li>ii. to apply an interest rate margin or a Leased Home Loan Rate where such a margin is applicable.</li> </ul> <p>With respect to (e) not to exceed a cumulative \$150,000 per loan over a 5 year period.</p> <p>With respect to (f), total loan term must not exceed 480 months</p> <p>With respect to (g) not to exceed \$150,000 per payment.</p> <p>With respect to (i), not to exceed a period of 5 years.</p>	<p>Approvals under (b) and (f) should be reviewed after a period of not more than 12 months, and if continued, every 12 months to determine whether the variation should continue to apply.</p>
		Senior Manager Loan Management and Assurance (Homes)	<p>Delegation may not be exercised in relation to loans which have been approved by the CEO.</p> <p>With respect to (a) the instalment must be sufficient to repay the loan within its remaining term.</p> <p>Delegation (b) may only be</p>	<p>Approvals under (b) and (f) should be reviewed after a period of not more than 12 months, and if continued, every 12 months to determine whether the variation should continue to apply.</p> <p>Approvals under (c) to (e) are only to be approved where there is a reasonable</p>

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Item 1 Source of function or power	Item 2 Summary of function or power	Item 3 Delegates	Item 4 Limitation on performance of function or exercise of power	Item 5 Special Arrangements
			<p>exercised:</p> <ul style="list-style-type: none"> <li>i. to provide a reduced interest rate for a period of hardship assistance; or</li> <li>ii. to apply an interest rate margin or a Leased Home Loan Rate where such a margin is applicable.,</li> </ul> <p>and may not be exercised:</p> <ul style="list-style-type: none"> <li>iii. in respect of Mortgagee in Possession Accounts; or</li> <li>iv. for a period exceeding 24 months.</li> </ul> <p>With respect to (c) not to exceed a cumulative 12 months within a 24 month period.</p> <p>With respect to (d) not to exceed 6 monthly loan repayments within a 12 month period.</p> <p>With respect to (e) not to exceed a cumulative \$20,000 per loan within a 24 month period.</p> <p>With respect to (f) the extension of the loan term is not to extend beyond 32 years.</p> <p>With respect to (g) not to exceed \$5,000 per payment.</p> <p>With respect to (i), not to exceed a period of 5 years.</p>	<p>expectation that the borrower will be able to make the required repayments to repay the loan within its remaining term.</p> <p>A continuous period of assistance under (c) and (d) is not to exceed 18 months within a 24 month period.</p>

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	Item 1 Source of function or power	Item 2 Summary of function or power	Item 3 Delegates	Item 4 Limitation on performance of function or exercise of power	Item 5 Special Arrangements
			<p>Manager Loan Management (Homes)</p>	<p>Delegation may not be exercised in relation to loans which have been approved by the CEO.</p> <p>Delegate to exercise the powers described at (a) to (g) and (i) only.</p> <p>With respect to (a) the instalment must be sufficient to repay the loan within its remaining term.</p> <p>Delegation (b) may only be exercised:</p> <ul style="list-style-type: none"> <li>i. to provide a reduced interest rate for a period of hardship assistance; or</li> <li>ii. to apply an interest rate margin or a Leased Home Loan Rate where such a margin is applicable.</li> </ul> <p>and may not be exercised:</p> <ul style="list-style-type: none"> <li>iii. in respect of Mortgagee in Possession Accounts; or</li> <li>iv. for a period exceeding 24 months.</li> </ul> <p>With respect to (c) not to exceed a cumulative 6 months within a 12 month period.</p> <p>With respect to (d) not to exceed 6 monthly loan repayments within a 12 month period.</p>	<p>Approvals under (b) and (f) should be reviewed after a period of not more than 12 months, and if continued, every 12 months to determine whether the variation should continue to apply.</p> <p>Approvals under (c) to (e) are only to be approved where there is a reasonable expectation that the borrower will be able to make the required repayments to repay the loan within its remaining term.</p> <p>A continuous period of assistance under (c) and (d) is not to exceed 12 months within a 24 month period.</p>

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Item 1 Source of function or power	Item 2 Summary of function or power	Item 3 Delegates	Item 4 Limitation on performance of function or exercise of power	Item 5 Special Arrangements
			<p>With respect to (e) not to exceed a cumulative \$15,000 per loan within a 24 month period.</p> <p>With respect to (f) the extension of the loan term is not to extend beyond 32 years.</p> <p>With respect to (g) not to exceed \$3,000 per payment.</p>	
		<p>Manager Home Lending (Homes)</p>	<p>Delegation may not be exercised in relation to loans which have been approved by the CEO.</p> <p>Delegate to exercise the powers described at (a) to (c), (f) to (g) and (i) only.</p> <p>With respect to (a) the instalment must be sufficient to repay the loan within its remaining term.</p> <p>Delegation (b) may only be exercised:</p> <ul style="list-style-type: none"> <li>i. to provide a reduced interest rate for a period of hardship assistance; or</li> <li>ii. to apply an interest rate margin or a Leased Home Loan Rate where such a margin is applicable.</li> </ul> <p>and may not be exercised:</p> <ul style="list-style-type: none"> <li>iii. in respect of Mortgagee in Possession Accounts;</li> </ul>	<p>Approvals under (b) and (f) must be reviewed after a period of not more than 12 months and, if continued, every 12 months thereafter, to determine whether the variation should continue to apply.</p> <p>Approvals under (c) are only to be approved where there is a reasonable expectation that the borrower will be able to make the required repayments to repay the loan within its remaining term.</p> <p>A continuous period of assistance under (c) is not to exceed 12 months within a 24 month period.</p>

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				<p>or</p> <p>iv. for a period exceeding 24 months.</p> <p>With respect to (c) not to exceed a cumulative 6 months within a 12 month period.</p> <p>With respect to (f) the extension of the loan term is not to exceed 12 months and the total term of the loan is not extended beyond 32 years.</p> <p>With respect to (g) not to exceed \$2,000 per payment.</p> <p>With respect to (i), not to exceed a period of 2 years.</p>	
			<p>Assistant Manager Loan Management (Homes)</p> <p>Assistant Manager Securities Management (Homes)</p>	<p>Delegation may not be exercised in relation to loans which have been approved by the CEO.</p> <p>Delegate to exercise the powers described at (a) to (g) and (i) only.</p> <p>With respect to (a) the instalment must be sufficient to repay the loan within its remaining term.</p> <p>Delegation (b) may only be exercised:</p> <p>i. to provide a reduced interest rate for a period of hardship assistance; or</p> <p>ii. to apply an interest rate</p>	<p>Approvals under (b) and (f) must be reviewed after a period of not more than 12 months and, if continued, every 12 months thereafter, to determine whether the variation should continue to apply</p> <p>Approvals under (c) to (e) are only to be approved where there is a reasonable expectation that the borrower will be able to make the required repayments to repay the loan within its remaining term.</p> <p>A continuous period of assistance under (c) and (d) is not to exceed 12 months within a 24 month period.</p>

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	Item 1 Source of function or power	Item 2 Summary of function or power	Item 3 Delegates	Item 4 Limitation on performance of function or exercise of power	Item 5 Special Arrangements
				<p>margin or a Leased Home Loan Rate where such a margin, and may not be exercised:</p> <ul style="list-style-type: none"> <li>iii. in respect of Mortgagee in Possession Accounts; or</li> <li>iv. for a period exceeding 24 months.</li> </ul> <p>With respect to (c) not to exceed a cumulative 6 months within a 12 month period.</p> <p>With respect to (d) not to exceed 6 monthly loan repayments within a 12 month period.</p> <p>With respect to (e) not to exceed a cumulative \$10,000 per loan within a 24 month period.</p> <p>With respect to (f) the extension of the loan term is not to exceed 18 months and the total term of the loan is not extended beyond 32 years.</p> <p>With respect to (g) not to exceed \$2,000 per payment.</p> <p>With respect to (i), not to exceed a period of 2 years.</p>	

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	Item 1 Source of function or power	Item 2 Summary of function or power	Item 3 Delegates	Item 4 Limitation on performance of function or exercise of power	Item 5 Special Arrangements
			Principal Loan Management Officer (Homes)	Delegation may not be exercised in relation to loans which have been approved by the CEO. Delegate to exercise the powers described at (a), (c), (d) and (e) only. With respect to (a) the instalment must be sufficient to repay the loan within its remaining term. With respect to (c) not to exceed a cumulative 3 months within a 12 month period. With respect to (d) not to exceed 3 monthly loan repayments within a 12 month period. With respect to (e) not to exceed a cumulative \$5,000 per loan within a 24 month period.	Approvals under (c) to (e) are only to be approved where there is a reasonable expectation that the borrower will be able to make the required repayments to repay the loan within its remaining term. A continuous period of assistance under (c) and (d) is not to exceed 12 months within a 24 month period.
			Loan Management Officer (Homes)	Delegation may not be exercised in relation to loans which have been approved by the CEO. Delegate to exercise the powers described at (a), (c), (d) and (e) only. With respect to (a) the instalment must be sufficient to repay the loan within its remaining term. With respect to (c) not to exceed	Approvals under (c) to (e) are only to be approved where there is a reasonable expectation that the borrower will be able to make the required repayments to repay the loan within its remaining term. A continuous period of assistance under (c) and (d) is not to exceed 12 months within a 24 month period.

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			<p>a cumulative 3 months within a 12 month period.</p> <p>With respect to (d) not to exceed 3 monthly loan repayments within a 12 month period.</p> <p>With respect to (e) not to exceed a cumulative \$1,000 per loan within a 24 month period.</p>	
		Principal Home Lending Officer (Homes)	<p>Delegation may not be exercised in relation to loans which have been approved by the CEO.</p> <p>Delegate to exercise (a) and (c) only.</p> <p>With respect to (a) the instalment must be sufficient to repay the loan within its remaining term.</p> <p>With respect to (c) not to exceed a cumulative 3 months within a 12 month period and provided that the negotiated instalment is not less than 50% of the Normal Monthly Instalment.</p>	<p>Approvals under (c) are only to be approved where there is a reasonable expectation will be able to make the required repayments to repay the loan within its remaining term.</p>
		Home Lending Officer (Homes)	<p>Delegation may not be exercised in relation to loans which have been approved by the CEO.</p> <p>Delegate to exercise (a) and (c) only.</p>	<p>Approvals under (c) are only to be approved where there is a reasonable expectation that the borrower will be able to make the required loan repayments to repay the loan within its remaining term.</p>

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				<p>With respect to (a) the instalment must be sufficient to repay the loan within its remaining term.</p> <p>With respect to (c) not to exceed a cumulative 3 months within a 12 month period and provided that the negotiated instalment is not less than 75% of the Normal Monthly Instalment.</p>	
<p><b>IBA SD C/3</b></p>	<p>Section 152(1) of the ATSI Act</p>	<p>To approve:</p> <p>a) the transfer of ownership of any secured asset</p> <p>b) the creation of a second or subsequent mortgage or encumbrance over any secured asset</p> <p>c) the postponement of an IBA mortgage in favour of another lender</p> <p>d) other transactions or dealings affecting the title of the borrower to any secured asset</p> <p>e) release of a borrower from continuing obligations under a loan agreement or security where the borrower no longer has an interest in the</p>	<p>SES Level 2 (Executive)</p> <hr/> <p>SES Level 1 (Homes)</p> <hr/> <p>Senior Manager Loan Management and Assurance (Homes)</p> <p>Manager Loan Management (Homes)</p> <p>Assistant Manager Securities Management (Homes)</p> <hr/> <p>Assistant Manager</p>	<p>Delegates to exercise powers described at (d) only.</p> <hr/> <p>Delegates to exercise powers</p>	<p>Where a housing loan is repaid in full in the normal course of business and the secured property is not securing any other loan debts to IBA, the mortgage may be discharged without the need to exercise a specific IBA delegation.</p>

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	Item 1 Source of function or power	Item 2 Summary of function or power	Item 3 Delegates	Item 4 Limitation on performance of function or exercise of power	Item 5 Special Arrangements
		secured asset due to a property settlement.	Credit Assessment (Homes) Manager Credit Assessment (Homes)	described at (b) and (c) only.	
IBA SD C/4	Section 152(1) of the ATSI Act	To: a) issue, amend or withdraw a Letter of Demand. b) issue relevant statutory notices pertaining to a default. c) Proceed to Mortgagee in Possession.	SES Level 2 (Executive)  SES Level 1 (Homes)  Senior Manager Loan Management and Assurance (Homes) Manager Loan Management (Homes) Assistant Manager Loan Management (Homes) Assistant Manager Securities	Delegation (c) may only be exercised subject to the following condition:  Instructions are to be provided to legal service provider upon receipt of Delegate approval. Enforcement proceedings may only commence upon receipt of written legal advice confirming IBA’s legal position.  Delegate to exercise the power described at (a) and (b) only.	Note: Refer to delegation IBA SD A1/2 for delegations for the procurement of legal services.

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			Management (Homes)		
<b>IBA SD C/5</b>	Section 152(1) of the ATSI Act	In respect of security being enforced under the Indigenous Home Ownership Program only: a) enter into an agreement with an agent to market the security for sale b) set a reserve sale price for security secured in favour of IBA c) approve an offered sale price.	SES Level 2 (Executive)  SES Level 1 (Homes)  Senior Manager Loan Management and Assurance (Homes)  Manager Loan Management (Homes)  Assistant Manager Loan Management  Assistant Manager Securities Management (Homes)	With respect to (b) and (c) only where any loss to IBA will not exceed \$500,000 per loan.  With respect to (b) and (c) only where any loss to IBA will not exceed \$200,000 per loan.  With respect to (b) and (c) only where any loss to IBA will not exceed \$100,000 per loan.  With respect to (b) and (c) only where any loss to IBA will not exceed \$50,000 per loan.  Delegate to exercise the power described in (a) only.	
<b>IBA SD</b>	Section 152(1) of the ATSI Act	To approve the: a) write-off of the residual	SES Level 2 (Executive)	Not to exceed \$200,000 per loan.	Delegate must be satisfied that the debt is not legally recoverable or that it is not economical to continue to pursue the debt.

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C/6		balance of a housing loan exceeding \$50.00 <sup>1</sup> b) waiver of the recovery of an amount due under a housing loan.	SES Level 1 (Homes)  Senior Manager Loan Management and Assurance (Homes)  Manager Loan Management (Homes)  Assistant Manager Loan Management (Homes) Assistant Manager Securities Management (Homes)	Not to exceed \$75,000 per loan.  Not to exceed \$25,000 per loan.  Not to exceed \$500 per loan.	
IBA SD C/7	Section 152(1) of the ATSI Act	To approve the lodging of a financial default by an IBA borrower on a credit reporting database.	SES Level 2 (Executive) SES Level 1 (Homes)		

<sup>1</sup> The IBA Loans System will automatically write-off all residual loan amounts of \$50 or less (excluding salvage accounts) and in these instances there is no requirement for any officer to exercise this delegation.

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<p><b>IBA SD C/8</b></p>	<p>Sections 152(1), 152(2)(aa)&amp; 152(2B) of the ATSI Act</p>	<p>To approve for purposes associated with the Indigenous Home Ownership Program:</p> <p>a) the making of a grant of money</p> <p>b) the release of a grant payment</p> <p>c) the acquittal of a grant.</p>	<p>SES Level 2 (Executive)</p>	<p>Not to exceed \$400,000 per grant.</p> <p>Delegation may not be exercised to make or acquit grants which give rise to a potential conflict of interest for IBA.</p>	
			<p>SES Level 1 (Homes)</p>	<p>Not to exceed \$250,000 per grant.</p> <p>Delegation may not be exercised to make or acquit grants which give rise to a potential conflict of interest for IBA.</p>	
			<p>Manager Network (Homes)</p> <p>Manager Credit Assessment (Homes)</p> <p>Manager Home Lending (Homes)</p> <p>Assistant Manager Credit Assessment (Homes)</p> <p>Assistant Manager Network (Homes)</p>	<p>Not to exceed \$20,000 per grant.</p> <p>Delegation may not be exercised to make or acquit grants which give rise to a potential conflict of interest for IBA.</p>	

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SCHEDULE C – Chief Executive Officer’s Delegations to Staff under 190(2) of the *Aboriginal and Torres Strait Islander Act 2005*

	<b>Item 1 Source of function or power</b>	<b>Item 2 Summary of function or power</b>	<b>Item 3 Delegates</b>	<b>Item 4 Limitation on performance of function or exercise of power</b>	<b>Item 5 Special Arrangements</b>
<b>IBA C/9</b>	Section 152 of the ATSI Act	In connection with loans under the Indigenous Home Ownership program, to: a) appoint a person(s) to represent IBA at meetings of the creditors of any person indebted to IBA or any committee of creditors b) approve the exercise of any statutory right arising in IBA as a creditor.	SES Level 2 (Executive) SES Level 1 (Homes, Legal and Governance) Senior Manager Loan Management and Assurance (Homes)		
<b>IBA C/10</b>	Section 153 of the ATSI Act	To approve the giving of a guarantee to a provider of a housing loan.	SES Level 2 (Executive)	Not to exceed \$500,000 or any lower limit determined by the Finance Minister from time to time.	Note: Under section 153(1A) of the ATSI Act, the power to give a guarantee is conditional on IBA being satisfied that the home loan made, or to be made, will further the social, economic or cultural development of Aboriginal persons or Torres Strait Islanders.
			SES Level 1 (Homes)	Not to exceed \$350,000 or any lower limit determined by the Finance Minister from time to time.	

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**SCHEDULE D – ENTERPRISES**

	Item 1 Source of function or power	Item 2 Summary of function or power	Item 3 Delegates (Business area)	Item 4 Limitation on performance of function or exercise of power	Item 5 Special Arrangements
<b>IBA SD D/1</b>	Section 152(1) & 152(2B) of the ATSI Act	<b>Making a new business loan</b> a) Approve the making of a new business loan where the credit risk is rated <b>LOW</b> b) Approve the making of a new business loan where the credit risk is rated <b>MEDIUM</b> c) Approve the making of a new business loan where the credit risk is rated <b>HIGH</b> d) Approve the making of a new business loan where the credit risk is rated <b>VERY HIGH</b> e) Approve the making of a new business loan where the credit risk is rated <b>EXTREME</b>	SES Level 2 (Executive)	In respect of (a), not to exceed <b>\$5,000,000</b> per loan. In respect of (b), not to exceed <b>\$5,000,000</b> per loan. In respect of (c), not to exceed <b>\$2,000,000</b> per loan. In respect of (d), not to exceed <b>\$2,000,000</b> per loan. In respect of (e), not to exceed <b>\$1,000,000</b> per loan.	Subject to the following: <ul style="list-style-type: none"> <li>• relevant Credit Risk Tolerance Levels;</li> <li>• loan analysis for new loans exceeding \$1,000,000 where a business is new or an established business without a profitable trading history of at least 2 years must include a third party due diligence report as required under item 9.1 of CEI 28; and</li> <li>• item 9.1 of CEI 28.</li> </ul> See <b>Annexure A</b> for credit risk rating matrix.  Delegation may not be exercised in relation to loans to entities in which IBA has a shareholding or other interest giving rise to a potential conflict of interest
			SES Level 1 (Enterprises)	In respect of (a), not to exceed <b>\$1,500,000</b> per loan. In respect of (b), not to exceed <b>\$1,500,000</b> per loan. In respect of (c), not to exceed <b>\$1,000,000</b> per loan. In respect of (d), not to exceed <b>\$750,000</b> per loan. In respect of (e), not to exceed <b>\$500,000</b> per loan.	
			Senior Manager Credit (Enterprises)	In respect of (a), not to exceed <b>\$750,000</b> per loan. In respect of (b), not to exceed	

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SCHEDULE D – Chief Executive Officer’s Delegations to Staff under 190(2) of the *Aboriginal and Torres Strait Islander Act 2005*

Item 1 Source of function or power	Item 2 Summary of function or power	Item 3 Delegates (Business area)	Item 4 Limitation on performance of function or exercise of power	Item 5 Special Arrangements
			<p>\$750,000 per loan.</p> <p>In respect of (c), not to exceed \$500,000 per loan.</p> <p>In respect of (d), not to exceed \$300,000 per loan.</p> <p>In respect of (e), not to exceed \$150,000 per loan.</p>	
		Team Leader, Credit (Enterprises)	<p>In respect of (a), not to exceed \$500,000 per loan.</p> <p>In respect of (b), not to exceed \$400,000 per loan.</p> <p>In respect of (c), not to exceed \$250,000 per loan.</p> <p>In respect of (d), not to exceed \$150,000 per loan.</p> <p>In respect of (e), not to be exercised.</p>	
		Senior Credit Officer (Enterprises)	<p>In respect of (a), not to exceed \$250,000 per loan.</p> <p>In respect of (b), not to exceed \$200,000 per loan.</p> <p>In respect of (c), not to exceed \$100,000 per loan.</p> <p>In respect of (d) and (e), not to be exercised.</p>	

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SCHEDULE D – Chief Executive Officer’s Delegations to Staff under 190(2) of the *Aboriginal and Torres Strait Islander Act 2005*

	Item 1 Source of function or power	Item 2 Summary of function or power	Item 3 Delegates (Business area)	Item 4 Limitation on performance of function or exercise of power	Item 5 Special Arrangements
IBA SD D/2	Section 152(1) & 152(2B) of the ATSI Act	<p><b>Increasing an existing loan</b></p> <p>a) Approve increase to an existing loan where the aggregate credit risk is rated <b>LOW</b></p> <p>b) Approve increase to an existing loan where the aggregate credit risk is rated <b>MEDIUM</b></p> <p>c) Approve increase to an existing loan where the aggregate credit risk is rated <b>HIGH</b></p> <p>d) Approve increase to an existing loan where the aggregate credit risk is rated <b>VERY HIGH</b></p> <p>e) Approve increase to an existing loan where the aggregate credit risk is rated <b>EXTREME</b></p>	SES Level 2 (Executive)	<p>In respect of (a), aggregate amount of the loan not to exceed <b>\$5,000,000</b>.</p> <p>In respect of (b) aggregate amount of the loan not to exceed <b>\$5,000,000</b>.</p> <p>In respect of (c), aggregate amount of the loan not to exceed <b>\$2,000,000</b>.</p> <p>In respect of (d), aggregate amount of the loan not to exceed <b>\$2,000,000</b>.</p> <p>In respect of (e), aggregate amount of the loan not to exceed <b>\$1,000,000</b>.</p>	<p>Delegation to be exercised in accordance with section 152(2A) of the ATSI Act.</p> <p>Subject to the following:</p> <ul style="list-style-type: none"> <li>relevant Credit Risk Tolerance Levels; and</li> <li>loan analysis for variations which will cause a loan to exceed \$1,000,000 where a business is new or an established business without a profitable trading history of at least 2 years must include a third party due diligence report as required under item 9.1 of CEI 28.</li> </ul> <p>See <b>Annexure A</b> for credit risk rating matrix.</p> <p>Delegation may not be exercised in relation to loans to entities in which IBA has a shareholding or other interest giving rise to a potential conflict of interest</p>
			SES Level 1 (Enterprises)	<p>In respect of (a), aggregate amount of the loan not to exceed <b>\$1,500,000</b>.</p> <p>In respect of (b), aggregate amount of the loan not to exceed <b>\$1,500,000</b>.</p> <p>In respect of (c), aggregate amount of the loan not to</p>	

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SCHEDULE D – Chief Executive Officer’s Delegations to Staff under 190(2) of the *Aboriginal and Torres Strait Islander Act 2005*

Item 1 Source of function or power	Item 2 Summary of function or power	Item 3 Delegates (Business area)	Item 4 Limitation on performance of function or exercise of power	Item 5 Special Arrangements
			<p>exceed \$1,000,000.</p> <p>In respect of (d), aggregate amount of the loan not to exceed \$750,000.</p> <p>In respect of (e), aggregate amount of the loan not to exceed \$500,000.</p>	
		Senior Manager Credit (Enterprises)	<p>In respect of (a), aggregate amount of the loan not to exceed \$750,000.</p> <p>In respect of (b), aggregate amount of the loan not to exceed \$750,000.</p> <p>In respect of (c), aggregate amount of the loan not to exceed \$500,000.</p> <p>In respect of (d), aggregate amount of the loan not to exceed \$300,000.</p> <p>In respect of (e), aggregate amount of the loan not to exceed \$150,000.</p>	
		Team Leader Credit (Enterprises)	<p>In respect of (a), aggregate amount of the loan not to exceed \$500,000.</p> <p>In respect of (b), aggregate amount of the loan not to</p>	

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SCHEDULE D – Chief Executive Officer's Delegations to Staff under 190(2) of the *Aboriginal and Torres Strait Islander Act 2005*

	Item 1 Source of function or power	Item 2 Summary of function or power	Item 3 Delegates (Business area)	Item 4 Limitation on performance of function or exercise of power	Item 5 Special Arrangements
				exceed \$400,000. In respect of (c), aggregate amount of the loan not to exceed \$250,000. In respect of (d), aggregate amount of the loan not to exceed \$150,000. In respect of (e), not to be exercised.	
			Senior Credit Officer (Enterprises)	In respect of (a), aggregate amount of the loan not to exceed \$250,000. In respect of (b), aggregate amount of the loan not to exceed \$200,000. In respect of (c), aggregate amount of the loan not to exceed \$100,000 per loan. In respect of (d) and (e), not to be exercised.	
IBA SD D/3	Section 152(1) & 152(2B) of the ATSI Act	<b>Release of loan funds</b> Approve the release of business loan funds	SES Level 2 (Executive) SES Level 1 (Enterprises)	All delegates are able to approve releases up to limit of approved funding and <u>only if</u> documentary evidence is provided of the relevant	

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SCHEDULE D – Chief Executive Officer’s Delegations to Staff under 190(2) of the *Aboriginal and Torres Strait Islander Act 2005*

	Item 1 Source of function or power	Item 2 Summary of function or power	Item 3 Delegates (Business area)	Item 4 Limitation on performance of function or exercise of power	Item 5 Special Arrangements
			Senior Manager Credit (Enterprises) Team Leader Credit (Enterprises)	approved terms and conditions being met.	
IBA SD D/4	Section 152 ATSI Act	<b>Other financial variation to a loan</b> To approve: a) variation to a loan instalment, change in interest rate, negotiated loan repayment plan, deferment of a loan instalment/s, change in the loan term or hardship application where the aggregate credit risk is rated <b>LOW</b> b) variation to a loan instalment, change in interest rate, negotiated loan repayment plan, deferment of a loan instalment/s,	SES Level 2 (Executive)	In respect of (a), aggregate amount of the loan not to exceed <b>\$5,000,000</b> . In respect of (b) aggregate amount of the loan not to exceed <b>\$5,000,000</b> . In respect of (c), aggregate amount of the loan not to exceed <b>\$2,000,000</b> . In respect of (d), aggregate amount of the loan not to exceed <b>\$2,000,000</b> . In respect of (e), aggregate amount of the loan not to exceed <b>\$1,000,000</b> .	

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SCHEDULE D – Chief Executive Officer’s Delegations to Staff under 190(2) of the *Aboriginal and Torres Strait Islander Act 2005*

Item 1 Source of function or power	Item 2 Summary of function or power	Item 3 Delegates (Business area)	Item 4 Limitation on performance of function or exercise of power	Item 5 Special Arrangements
	<p>change in the loan term or hardship application where the aggregate credit risk is rated <b>MEDIUM</b></p> <p>c) variation to a loan instalment, change in interest rate, negotiated loan repayment plan, deferment of a loan instalment/s, change in the loan term or hardship application where the aggregate credit risk is rated <b>HIGH</b></p> <p>d) variation to a loan instalment, change in interest rate, negotiated loan repayment plan, deferment of a loan instalment/s,</p>	<p>SES Level 1 (Enterprises)</p>	<p>In respect of (a), aggregate amount of the loan not to exceed <b>\$1,500,000</b>.</p> <p>In respect of (b), aggregate amount of the loan not to exceed <b>\$1,500,000</b>.</p> <p>In respect of (c), aggregate amount of the loan not to exceed <b>\$1,000,000</b>.</p> <p>In respect of (d), aggregate amount of the loan not to exceed <b>\$750,000</b>.</p> <p>In respect of (e), aggregate amount of the loan not to exceed <b>\$500,000</b>.</p>	

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SCHEDULE D – Chief Executive Officer’s Delegations to Staff under 190(2) of the *Aboriginal and Torres Strait Islander Act 2005*

	Item 1 Source of function or power	Item 2 Summary of function or power	Item 3 Delegates (Business area)	Item 4 Limitation on performance of function or exercise of power	Item 5 Special Arrangements
		<p>change in the loan term or hardship application where the aggregate credit risk is rated <b>VERY HIGH</b></p> <p>e) variation to a loan instalment, change in interest rate, negotiated loan repayment plan, deferment of a loan instalment/s, change in the loan term or hardship application where the aggregate credit risk is rated <b>EXTREME</b></p>	Senior Manager Credit (Enterprises)	<p>In respect of (a), aggregate amount of the loan not to exceed <b>\$750,000</b>.</p> <p>In respect of (b), aggregate amount of the loan not to exceed <b>\$750,000</b>.</p> <p>In respect of (c), aggregate amount of the loan not to exceed <b>\$500,000</b>.</p> <p>In respect of (d), aggregate amount of the loan not to exceed <b>\$300,000</b>.</p> <p>In respect of (e), aggregate amount of the loan not to exceed <b>\$150,000</b>.</p>	

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SCHEDULE D – Chief Executive Officer’s Delegations to Staff under 190(2) of the *Aboriginal and Torres Strait Islander Act 2005*

	Item 1 Source of function or power	Item 2 Summary of function or power	Item 3 Delegates (Business area)	Item 4 Limitation on performance of function or exercise of power	Item 5 Special Arrangements
			Team Leader Credit (Enterprises)	<p>In respect of (a), aggregate amount of the loan not to exceed <b>\$500,000</b>.</p> <p>In respect of (b), aggregate amount of the loan not to exceed <b>\$400,000</b>.</p> <p>In respect of (c), aggregate amount of the loan not to exceed <b>\$250,000</b>.</p> <p>In respect of (d), aggregate amount of the loan not to exceed <b>\$150,000</b>.</p> <p>In respect of (e), not to be exercised.</p>	
			Senior Credit Officer (Enterprises)	<p>In respect of (a), aggregate amount of the loan not to exceed <b>\$250,000</b>.</p> <p>In respect of (b), aggregate amount of the loan not to exceed <b>\$200,000</b>.</p> <p>In respect of (c), aggregate amount of the loan not to exceed <b>\$100,000</b> per loan.</p> <p>In respect of (d) and (e), not to be exercised.</p>	

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SCHEDULE D – Chief Executive Officer's Delegations to Staff under 190(2) of the *Aboriginal and Torres Strait Islander Act 2005*

	Item 1 Source of function or power	Item 2 Summary of function or power	Item 3 Delegates (Business area)	Item 4 Limitation on performance of function or exercise of power	Item 5 Special Arrangements
IBA SD D/5	Section 152 ATSI Act	To approve substitution of purpose(s) for a loan: a) where the aggregate credit risk is rated <b>LOW</b> b) where the aggregate credit risk is rated <b>MEDIUM</b> c) where the aggregate credit risk is rated <b>HIGH</b> d) where the aggregate credit risk is rated <b>VERY HIGH</b> e) where the aggregate credit risk is rated <b>EXTREME</b>	SES Level 2 (Executive)	In respect of (a), aggregate amount of the loan not to exceed <b>\$5,000,000</b> . In respect of (b) aggregate amount of the loan not to exceed <b>\$5,000,000</b> . In respect of (c), aggregate amount of the loan not to exceed <b>\$2,000,000</b> . In respect of (d), aggregate amount of the loan not to exceed <b>\$2,000,000</b> . In respect of (e), aggregate amount of the loan not to exceed <b>\$1,000,000</b> .	
			SES Level 1 (Enterprises)	In respect of (a), aggregate amount of the loan not to exceed <b>\$1,500,000</b> . In respect of (b), aggregate amount of the loan not to exceed <b>\$1,500,000</b> . In respect of (c), aggregate amount of the loan not to exceed <b>\$1,000,000</b> . In respect of (d), aggregate amount of the loan not to exceed <b>\$750,000</b> .	

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SCHEDULE D – Chief Executive Officer's Delegations to Staff under 190(2) of the *Aboriginal and Torres Strait Islander Act 2005*

Item 1 Source of function or power	Item 2 Summary of function or power	Item 3 Delegates (Business area)	Item 4 Limitation on performance of function or exercise of power	Item 5 Special Arrangements
			In respect of (e), aggregate amount of the loan not to exceed <b>\$500,000</b> .	
		Senior Manager Credit (Enterprises)	<p>In respect of (a), aggregate amount of the loan not to exceed <b>\$750,000</b>.</p> <p>In respect of (b), aggregate amount of the loan not to exceed <b>\$750,000</b>.</p> <p>In respect of (c), aggregate amount of the loan not to exceed <b>\$500,000</b>.</p> <p>In respect of (d), aggregate amount of the loan not to exceed <b>\$300,000</b>.</p> <p>In respect of (e), aggregate amount of the loan not to exceed <b>\$150,000</b>.</p>	
		Team Leader Credit (Enterprises)	<p>In respect of (a), aggregate amount of the loan not to exceed <b>\$500,000</b>.</p> <p>In respect of (b), aggregate amount of the loan not to exceed <b>\$400,000</b>.</p> <p>In respect of (c), aggregate amount of the loan not to exceed <b>\$250,000</b>.</p>	

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SCHEDULE D – Chief Executive Officer's Delegations to Staff under 190(2) of the *Aboriginal and Torres Strait Islander Act 2005*

	Item 1 Source of function or power	Item 2 Summary of function or power	Item 3 Delegates (Business area)	Item 4 Limitation on performance of function or exercise of power	Item 5 Special Arrangements
				<p>In respect of (d), aggregate amount of the loan not to exceed <b>\$150,000</b>.</p> <p>In respect of (e), not to be exercised.</p>	
<p><b>IBA SD D/6</b></p>	<p>a) and (b): Section 152 ATSI Act</p> <p>(c) section 168 ATSI Act</p>	<p><b>Write-off, waiver and provisioning for doubtful debt</b></p> <p>a) Approve the write-off of the balance of the residual balance of a loan.</p> <p>b) Approve waiver of the recovery of an amount due under a loan.</p> <p>c) The refund of an overpayment to a loan account</p> <p>d) Approve provisioning of a loan</p>	<p>SES Level 2 (Executive)</p>	<p>Not to exceed \$500,000</p>	<p>When exercising (a)-(c) the delegate must be satisfied that the debt is not recoverable at law or that other grounds provided under the Business Development and Assistance Procedures are established to justify the write off or waiver.</p> <p>Delegates must be satisfied that all appropriate efforts have been made to obtain payment and all necessary action has been taken to enforce securities and that further action to recover is uneconomical.</p>
			<p>SES Level 1 (Enterprises)</p>	<p>Not to exceed \$250,000</p>	
			<p>Senior Manager, Credit (Enterprises)</p>	<p>Not to exceed \$100,000. This delegation may only be exercised if an alternative delegate will not be available within three (3) working days from the date of delivery of the relevant submission.</p>	
			<p>Team Leader, Credit (Enterprises)</p>	<p>Not to exceed \$20,000. This delegation may only be exercised if an alternative delegate will not be available within three (3) working days from the date of delivery of the relevant submission.</p>	
<p><b>IBA SD</b></p>	<p>Section 152(1) of the ATSI Act</p>	<p>To approve in relation to Business Support:</p>	<p>SES Level 2 (Executive)</p>	<p>Not to exceed \$500,000 in respect of (a) and (b).</p>	<p>Delegation may not be exercised in relation to grant to entities in which IBA has a</p>

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SCHEDULE D – Chief Executive Officer’s Delegations to Staff under 190(2) of the *Aboriginal and Torres Strait Islander Act 2005*

	Item 1 Source of function or power	Item 2 Summary of function or power	Item 3 Delegates (Business area)	Item 4 Limitation on performance of function or exercise of power	Item 5 Special Arrangements
D/7		a) funding for the provision of Business Support b) the engagement of service providers payment for services provided.	SES Level 1 (Enterprises) Senior Manager, Start Up and Development (Enterprises) Senior Manager, Credit and Settlements (Enterprises) Senior Manager, Account Management (Enterprises) Team Leader, Start Up and Development (Enterprises) Team Leader, Credit and Settlements (Enterprises)	Not to exceed \$200,000 in respect of (a) and (b). Not to exceed \$100,000 in respect of (a) and (b). Not to exceed \$60,000 in respect of (a) and (b).	shareholding or other interest giving rise to a potential conflict of interest. In relation to (c) all delegates are able to approve releases up to limit of approved funding.

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SCHEDULE D – Chief Executive Officer’s Delegations to Staff under 190(2) of the *Aboriginal and Torres Strait Islander Act 2005*

	<b>Item 1 Source of function or power</b>	<b>Item 2 Summary of function or power</b>	<b>Item 3 Delegates (Business area)</b>	<b>Item 4 Limitation on performance of function or exercise of power</b>	<b>Item 5 Special Arrangements</b>
			Team Leader, Account Management (Enterprises)		
<b>IBA SD D/8</b>	Section 153 of the ATSI Act	To approve the giving of a guarantee to a provider of a business loan.	SES Level 2 (Executive)	Not to exceed \$2,000,000 or any lower limit determined by the Finance Minister from time to time.	Note: Under section 153(1A) of the ATSI Act, the power to give a guarantee is conditional on IBA being satisfied that a business loan made, or to be made, to any person will further the social, economic or cultural development of Aboriginal persons or Torres Strait Islanders.
			SES 1 (Enterprises)	Not to exceed \$500,000 or any lower limit determined by the Finance Minister from time to time.	
<b>IBA SD D/9</b>	Section 152(1) of the ATSI Act	To consent or refuse consent, subject to any condition(s) necessary to preserve the interests of IBA, to:  a) any act by a borrower requiring IBA’s consent under a loan agreement, security agreement or the general law;  b) postponement of an IBA security in favour of a third party;  c) release of a guarantor from	SES Level 2 (Executive)		Delegation may not be exercised in relation to loan to entities in which IBA has a shareholding or other interest giving rise to a potential conflict of interest.
			SES Level 1 (Enterprises)		
			Senior Manager, Credit and Settlements (Enterprises)		
			Team Leader, Credit		

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SCHEDULE D – Chief Executive Officer's Delegations to Staff under 190(2) of the *Aboriginal and Torres Strait Islander Act 2005*

	Item 1 Source of function or power	Item 2 Summary of function or power	Item 3 Delegates (Business area)	Item 4 Limitation on performance of function or exercise of power	Item 5 Special Arrangements
		any present or continuing obligation under a loan or security where the guarantee is no longer required; d) the discharge of any security relating to a business loan.	(Enterprises)	at the date of the exercise of the delegation.	
IBA SD D/10	Section 152(1) of the ATSI Act	To approve, in relation to a business: a) the issue of a demand for repayment b) the enforcement of IBA's rights arising under any agreement or any security c) commencement of legal action for the enforcement of IBA's right d) commencement of legal action against a principal debtor for the recovery of monies paid under a guarantee.	SES Level 2 (Executive) SES Level 1 (Enterprises) Senior Manager, Credit (Enterprises)	Delegation may only be exercised after the receipt of legal advice.	
IBA SD D/11	Section 152(1) of the ATSI Act	In connection with the exercise of IBA's rights in respect of security being enforced under the Enterprises Program only, to:	SES Level 2 (Executive) SES Level 1 (Enterprises)	Loss to IBA not to exceed \$1,000,000. Loss to IBA not to exceed \$250,000.	

I, LEO BATOR, Acting Chief Executive Officer of IBA, hereby authorise the person performing the duties of each office specified in Item 3 of the table appearing in this schedule to exercise the powers and functions described at Item 2 of the relevant table, subject to the limitations specified in Items 4 and 5.

SCHEDULE D – Chief Executive Officer’s Delegations to Staff under 190(2) of the *Aboriginal and Torres Strait Islander Act 2005*

	Item 1 Source of function or power	Item 2 Summary of function or power	Item 3 Delegates (Business area)	Item 4 Limitation on performance of function or exercise of power	Item 5 Special Arrangements
		a) set a reserve sale price for assets secured in favour of IBA  b) approve acceptance of an offer for the purchase of an asset secured in favour of IBA.	Senior Manager, Credit (Enterprises)	Loss to IBA not to exceed \$100,000.	
IBA SD D/12	Section 152(1) of the ATSI Act	In connection with any business loan or guarantee:  (a) appoint a person(s) to represent IBA at meetings of creditors of any person indebted to IBA or to a member of any committee of creditors  (b) appoint a person(s) to represent IBA at meetings of any corporation in which IBA is entitled to participate  (c) approve the exercise of any statutory right arising in IBA as a creditor  (d) appoint a person(s) as director(s) of corporations where IBA has the right to do so.	SES Level 2 (Executive)  SES Level 1 (Enterprises)  Senior Manager, Credit (Enterprises)  Senior Manager, Account Management (Enterprises)	Delegates may exercise delegations (a),(b) and (c) only .	
IBA SD	Section 152(1) of the ATSI Act	To approve the lodging of a record of financial default by an IBA borrower on a credit	SES Level 2 (Executive)		

I, LEO BATOR, Acting Chief Executive Officer of IBA, hereby authorise the person performing the duties of each office specified in Item 3 of the table appearing in this schedule to exercise the powers and functions described at Item 2 of the relevant table, subject to the limitations specified in Items 4 and 5.

SCHEDULE D – Chief Executive Officer's Delegations to Staff under 190(2) of the *Aboriginal and Torres Strait Islander Act 2005*

	Item 1 Source of function or power	Item 2 Summary of function or power	Item 3 Delegates (Business area)	Item 4 Limitation on performance of function or exercise of power	Item 5 Special Arrangements
D/13		reporting database.	SES Level 1 (Enterprises)		

I, LEO BATOR, Acting Chief Executive Officer of IBA, hereby authorise the person performing the duties of each office specified in Item 3 of the table appearing in this schedule to exercise the powers and functions described at Item 2 of the relevant table, subject to the limitations specified in Items 4 and 5.



## Annexure A to Schedule D – Enterprises Debt Risk Rating

	1 Strong	2 Robust	3 Good	4 Satisfactory	5 Acceptable.	6 Weak	7 Watch-list (Poor)	8 Distressed	9 Impaired
A 100%	L	L	L	M	M	H	H	VH	VH
75%	L	L	M	M	M	H	H	VH	E
50%	L	L	M	M	H	H	VH	VH	E
25%	L	M	M	M	H	H	VH	VH	E
<25%	M	M	M	H	H	VH	VH	E	E
0%	M	M	H	H	VH	VH	E	E	E

Risk ratings are to be assessed using IBA’s Ambit Optimist Risk Rating Module (Version 2, dated 2 February 2016)