

## Heritage Council Determination

---

<b>Determination date</b>	7 August 2025
<b>Place/Object name</b>	Former Union Bank and Gold Smelting Objects
<b>Location</b>	45 View Street, Bendigo, Greater Bendigo City, Dja Dja Wurrung Country
<b>VHR number</b>	H0121
<b>Category</b>	Registered Place and Registered Objects Integral to a Registered Place
<b>Relevant legislative provision/s</b>	Amendment to the Victorian Heritage Register, pursuant to section 62 of the <i>Heritage Act 2017</i>

### Determination of the Heritage Council

The Heritage Council of Victoria determined on 7 August 2025, in accordance with section 62 of the *Heritage Act 2017* ('the Act'), that the registration of the Former Union Bank is to be amended in the Victorian Heritage Register. The Heritage Council determined to make the following amendments to the Victorian Heritage Register:

- registering objects that are integral to understanding the cultural heritage significance of the registered place in accordance with section 49(1)(ca) of the Act; and
  - including additional land in the Victorian Heritage Register pursuant to section 49(1)(d)(i) and (ii) of the Act; and
  - amending the categories of registration to Registered Place and Registered Object Integral to a Registered Place; and
  - determining categories of works or activities which may be carried out in relation to the registered place and registered objects integral to the place for which a permit is not required (permit exemptions).
-

## Executive Director's Recommendation ('the Recommendation')

The State-level cultural heritage significance of the Former Union Bank was recognised in 1974 by its inclusion in the (former) Register of the Historic Buildings.

On 19 May 2025 the Executive Director made a recommendation to the Heritage Council that the existing registration of the Former Union Bank be amended in the Victorian Heritage Register ('Heritage Register'). The Executive Director recommended that the following amendments be made:

- to include objects that are integral to understanding the cultural heritage significance of the registered place in the Heritage Register, in accordance with section 49(1)(ca) of the Act; and
- to include additional land in the Heritage Register (section 49(1)(d)(i) and (ii) of the Act); and
- that the categories of registration be amended to Registered Place and Registered Object Integral to a Registered Place; and
- determining categories of works or activities may be carried out in relation to the place with objects integral for which a permit is not required (permit exemptions).

On 23 May 2025 the Executive Director's Recommendation was publicly advertised for a period of 60-days.

## Section 44 submissions

During the 60-day public advertisement period no submissions were received pursuant to section 44 of the *Heritage Act 2017*.

## The Place

### Description

Extracted verbatim from the Executive Director's Recommendation, for information only.

#### ***Bank building***

*The Former Union Bank is a large, two storey bank building located on View Street Bendigo. The portico consists of a giant Corinthian order porch colonnade, an unusually grand treatment that is similar to the Vahland and Getzschmann design for the Masonic Hall on the other side of View Street. The columns sit on bluestone pedestals, with decorative cast iron railings between the pedestals on either side of the entry. Above the Corinthian columns is a balustraded parapet with a dentillated cornice. Behind the portico, there are three round headed arches forming the windows and entry to the building. Above the architrave to these windows is further dentillated moulding, and three, less elaborate, rectangular windows that suggest an attic storey behind.*

#### ***Banking chamber***

*The banking chamber is double height internally with simple moulding tracing the perimeter walls of the space, and a coffered ceiling. None of the furniture in this room is original. There are two rooms near the entrance door, with the former bank manager's office fitted out for dining and the former statements room fitted out as a kitchen. On the southwest wall of the main banking chamber, there are three large windows. In the eastern corner of the chamber is a non-original staircase added c.1952 to replace the original ladder access to the attic. The attic was likely used as a voucher room (voucher being a banking term for the pieces of paper on which customer deposits/withdrawals are made).*

#### ***Strong room***

*In the northwestern corner of the banking chamber is the strong room, which is secured by a heavy, iron, fire resistant door manufactured by William Willis, a whitesmith from Melbourne. In the strong room, the space is divided by a metal grill with a central door. The former strongroom is presently used as a storeroom.*

### **Attached residence**

*The adjacent residence faces south and is a two-storey brick building with a timber framed verandah supported by square timber columns with capitals and a cast iron frieze with a foliage pattern between. The residence was substantially altered between 1909 and 1910, and the current presentation of the residence is reflective of these works. Internally, the rooms have been altered to suit present use as short stay accommodation. Internal fixtures and fittings of each room are not original. Smelting house with chimney at rear The smelting house is a small painted brick structure with a tall brick chimney to the back of the property. It has been fitted out for use as an office, but the original furnace is likely to be concealed underneath the office fit out. All smelting implements were removed prior to the sale of the bank by ANZ to the National Trust of Australia's Bendigo branch in 1976, at which time they were transferred to the ANZ Museum (now the ANZ Group Archive).*

### **Right of way to Mackenzie Street and gate posts**

*An historic service access route provides access from Mackenzie Street to the Former Union Bank and neighbouring properties. The original gate posts are still extant at the street end of this right of way.*

## **Reasons for the amendment application**

### **Additional land**

The Executive Director recommended that the Heritage Council amend the registration of the Place because in accordance with section 40(4)(c)(i) and (ii):

- (i) the State-level cultural heritage significance of the Place would be substantially less if the additional land or any part of the additional land which is or has been used in conjunction with the Place were developed; and
- (ii) the additional land surrounds the Place and is important to the protection or conservation of the Place; and contributes to the understanding of the Place.

### **Assessment and summary**

- The land proposed for inclusion has been used in conjunction with the place for almost 150 years and continues to be used as such.
- The current extent is limited to the footprint of the building, and is insufficient to protect, conserve and allow for a proper understanding of the place and the relationship between the bank, smelting house and residence.
- The existing extent is limited to only the 'Former Union Bank', which does not allow for the relationship between the various standalone buildings on the site (i.e. between the residence, the banking chambers and the smelter) to be easily appreciated and understood.
- The existing extent does not include the right of way at the rear of the building leading to MacKenzie Street, nor the original gateposts at the end of the right of way.
- If any of the additional land proposed for inclusion in the registration were developed, depending upon the nature of the proposal, there is potential for the development to impact upon the place and substantially reduce its State-level cultural heritage significance.
- Inclusion of the area of land between the buildings will also enable works that could potentially impact on the conservation of the buildings, such as drainage, landscaping and paving, to be managed under an approvals process.

## Objects integral

The Executive Director recommended that 19 individual objects associated with the smelter be included in the Victorian Heritage Register. The Executive Director proposed that the 19 objects are integral to the Former Union Bank, as they are a key part of the place, and contribute to the understanding of the State-level significance of the Former Union Bank.

## Summary of how the objects are integral to understanding the cultural heritage significance of the Former Union Bank

The smelter at the Former Union Bank demonstrates the importance and processes of nineteenth century smelting. The objects tell a rich history of goldrush era banking. The objects are integral to understanding the importance of this activity and therefore are important to understanding the State-level cultural heritage significance of the place. While the smelting house has been fitted out for use as an office space, the original fittings and fixtures remain underneath the built-in furniture, and the hood above the furnace provides a useful indication of the space. However, with key elements of the smelter concealed by later additions, the inclusion of the smelting equipment provides a richer understanding of the historical importance of smelting.

## Heritage Council's findings

### Objects Integral to the Registered Place

The Heritage Council's findings accord with the Executive Director's Recommendation. The Heritage Council finds that the collection of 19 objects associated with gold smelting provide a richer understanding of the historical importance of smelting and contribute to the understanding of the historic significance of the Former Union Bank. While not located within the smelting house at the Former Union Bank, the association between the objects and the bank can be substantiated through archival photographs held by the ANZ Group Archive. The Heritage Council acknowledges that the 19 objects will not be returned to the Former Union Bank, but nonetheless contribute to a richer and more complete understanding of the registered place. The inventory of objects is provided as **Attachment 1** to this determination.

### Additional Land

The Heritage Council finds that additional land should be included in the Heritage Register as the land has been used in conjunction with the place for almost 150 years and continues to be used as such. The additional land includes land between the significant buildings, and the original right of way and gateposts. The Heritage Council determines to include additional land in the Heritage Register.

The extent of registration of the Former Union Bank and Gold Smelting Objects is provided as **Attachment 2** to this determination.

### Categories of Registration

The Heritage Council finds that the categories of registration should be amended to include 'Registered Objects Integral to a Registered Place' in accordance with the findings that the 19 objects associated with gold smelting at the Former Union Bank are to be included in the Heritage Register.

### Permit exemptions

The Heritage Council determined specific permit exemptions that would not harm the cultural heritage significance of the place or the objects integral to the place. The permit exemptions are provided as **Attachment 3** to this determination.

## Conclusion

The Heritage Council of Victoria determined on 7 August 2025, in accordance with section 62 of the *Heritage Act 2017*, that the registration of the Former Union Bank is to be amended in the Victorian Heritage Register. The Heritage Council determined to make the following amendments to the Victorian Heritage Register:

- registering objects that are integral to understanding the cultural heritage significance of the registered place in accordance with section 49(1)(ca) of the Act;
- including additional land in the Victorian Heritage Register pursuant to section 49(1)(d)(i) and (ii) of the Act; and
- amending the categories of registration to Registered Place and Registered Object Integral to a Registered Place; and
- determining categories of works or activities which may be carried out in relation to the registered place and registered objects integral to the place for which a permit is not required (permit exemptions).




**Professor Philip Goad**


**Chair, Heritage Council of Victoria**


# Attachment 1

## Objects Integral Inventory


Object identification	Ingot moulds (6) MUS1913, MUS1914, MUS1915, MUS1916, MUS 1917, MUS1919
Current location	ANZ Group Archive (originally, the Former Union Bank, Bendigo)
Image	
Description	No maker and exact date unknown. Thick and heavy cast iron mould with handle. All six look the same. Minimal signs of damage. Used as a vessel to pour molten gold from the smelter into for shaping gold ingots.
Source	ANZ Group Archive, photographic records & provenance information.
Markings	Catalogue identification markers are written on the bottom right corner of the side face of the ingot.
Condition	Very good condition.

Object identification	Crucible tongs (5) MUS1971, MUS1972, MUS1915, MUS1916, MUS 1917, MUS1919
Current location	ANZ Group Archive (originally, the Former Union Bank, Bendigo)
Image	 <p>2025. Crucible tongs MUS1975, MUS1973, MUS1971, MUS1972 &amp; MUS1974. Source: ANZ</p>
Description	No maker and exact date unknown. Heavy cast iron tongs with long handles, used to place and retrieve crucibles from the furnace of the smelter. Slightly different, some tongs grab the crucible from above, some from the sides. The assortment of tongs showcases different mechanisms for fastening around the crucible.
Source	ANZ Group Archive, photographic records & provenance information.
Markings	Catalogue identification markers are written on the inside faces of the crucible tongs.
Condition	Very good condition.

Object identification	Gold cart (1) MUS1998
Current location	ANZ Group Archive (originally, the Former Union Bank, Bendigo)
Image	 <p>2025. Gold cart MUS1998. Source: ANZ.</p>
Description	No maker and exact date unknown. Small timber cart with iron fixings. Timber surface of the cart is, as to be expected, worn and scratched.
Source	ANZ Group Archive, photographic records & provenance information.
Markings	Some scratches and dents.
Condition	Very good condition.

Object identification	Mortar and pestle (1 of each) MUS290
Current location	ANZ Group Archive (originally, the Former Union Bank, Bendigo)
Image	 <p>2025. Mortar and pestle MUS290. Source: ANZ.</p>
Description	No maker and exact date unknown. Some scratches and dent in the mortar. Mortar and pestle made from iron, very heavy.
Source	ANZ Group Archive, photographic records & provenance information.
Markings	Catalogue identification number is 290 on both the mortar and the pestle.
Condition	Very good condition.



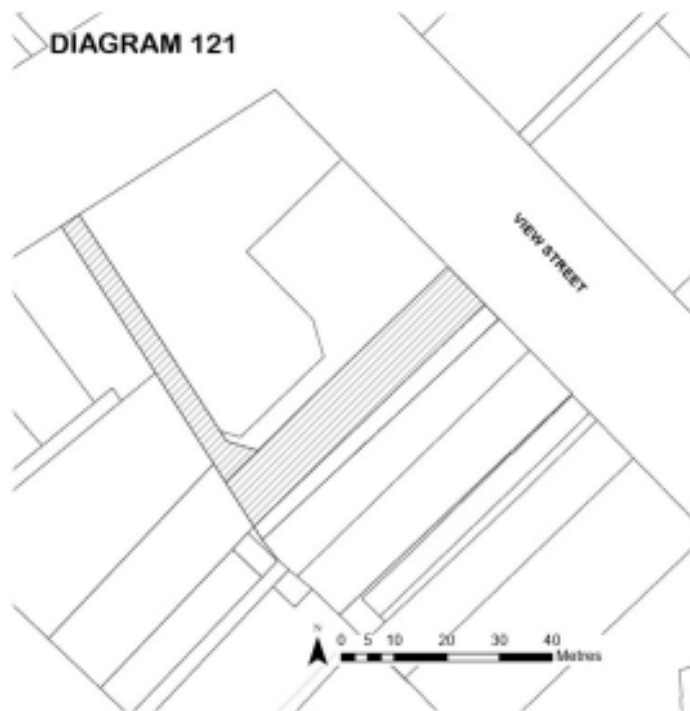
Object identification	Crucibles (2) and Crucible Lid (1) MUS2057 & MUS2059 & MUS2060
Current location	ANZ Group Archive (originally, the Former Union Bank, Bendigo)
Image	 <p>2025. Crucible (MUS2059) and lid (MUS2060) Source: ANZ. 2024. Crucible (MUS2057).</p>
Description	Exact date unknown. Crucible lid bears the name of the maker of the lid and one crucible. One crucible has a sticker with the name of the maker 'Morgan Battersea'. Two crucibles and a lid. These crucibles were used for heating and pouring molten gold in the smelting house at the Union Bank
Source	ANZ Group Archive, photographic records & provenance information.
Markings	The crucible lid has the number 20 engraved as well as the words "Morgan's Patent LK."
Condition	Very good condition.

# Attachment 2

## Extent of registration

All of the place shown hatched on Diagram 121 encompassing all of Lots 1 and 2 on Title Plan 832609, and the following objects integral:

- |                                   |   |
|-----------------------------------|---|
| 1) Ingot moulds (total of six)    | ANZ Group Catalogue No MUS1913-MUS1917, MUS1919 |
| 2) Crucible tongs (total of five) | ANZ Group Catalogue No MUS1971-MUS1975          |
| 3) Gold cart                      | ANZ Group Catalogue No MUS1998                  |
| 4) Mortar & pestle                | ANZ Group Catalogue No MUS290                   |
| 5) Crucibles (total of two)       | ANZ Group Catalogue No MUS2057 & MUS2059        |
| 6) Crucible lid                   | ANZ Group Catalogue No MUS2060                  |



# Attachment 3

## Categories of works or activities which may be undertaken without a permit (permit exemptions)

### Introduction

A [heritage permit](#) is required for all works and activities undertaken in relation to places and objects in the Victorian Heritage Register. Certain works and activities are [exempt from a heritage permit](#), if the proposed works will not harm the cultural heritage significance of the heritage place or object.

### Permit Policy

It is recommended that a Conservation Management Plan is utilised to manage the place with objects integral in a manner which respects its cultural heritage significance.

### Permit Exemptions

#### General Permit Exemptions

General exemptions apply to all places and objects included in the VHR. General exemptions have been designed to allow everyday activities, maintenance and changes to your property, which don't harm its cultural heritage significance, to proceed without the need to obtain approvals under the Act.

**Places of worship:** In some circumstances, you can alter a place of worship to accommodate religious practices without a permit, but you must notify the Executive Director before you start the works or activities at least 20 business days before the works or activities are to commence.

**Subdivision/consolidation:** Permit exemptions exist for some subdivisions and consolidations. If the subdivision or consolidation is in accordance with a planning permit granted under Part 4 of the *Planning and Environment Act 1987* and the application for the planning permit was referred to the Executive Director as a determining referral authority, a permit is not required.

Specific exemptions may also apply to your registered place or object. If applicable, these are listed below. Specific exemptions are tailored to the conservation and management needs of an individual registered place or object and set out works and activities that are exempt from the requirements of a permit. Specific exemptions prevail if they conflict with general exemptions. Find out more about heritage permit exemptions [here](#).

#### Specific Permit Exemptions

The works and activities listed below under the heading 'Exempt works and activities' are not considered to cause harm to the cultural heritage significance of the Former Union Bank and Gold Smelting Objects. These are subject to the following guidelines and conditions:

#### Guidelines for specific permit exemptions

1. Where there is an inconsistency between permit exemptions specific to the registered place or object ('specific exemptions') established in accordance with either section 49(3) or section 92(3) of the Act and general exemptions established in accordance with section 92(1) of the Act specific exemptions will prevail to the extent of any inconsistency.
2. In specific exemptions, words have the same meaning as in the Act, unless otherwise indicated. Where there is an inconsistency between specific exemptions and the Act, the Act will prevail to the extent of any inconsistency.
3. Nothing in specific exemptions obviates the responsibility of a proponent to obtain the consent of the owner of the registered place or object, or if the registered place or object is situated on Crown Land the land manager as defined in the *Crown Land (Reserves) Act 1978*, prior to undertaking works or activities in accordance with specific exemptions.

4. If a Cultural Heritage Management Plan in accordance with the *Aboriginal Heritage Act 2006* is required for works covered by specific exemptions, specific exemptions will apply only if the Cultural Heritage Management Plan has been approved prior to works or activities commencing. Where there is an inconsistency between specific exemptions and a Cultural Heritage Management Plan for the relevant works and activities, Heritage Victoria must be contacted for advice on the appropriate approval pathway.
5. Specific exemptions do not constitute approvals, authorisations or exemptions under any other legislation, Local Government, State Government or Commonwealth Government requirements, including but not limited to the *Planning and Environment Act 1987*, the *Aboriginal Heritage Act 2006*, and the *Environment Protection and Biodiversity Conservation Act 1999* (Cth). Nothing in this declaration exempts owners or their agents from the responsibility to obtain relevant planning, building or environmental approvals from the responsible authority where applicable.
6. Care should be taken when working with heritage buildings and objects, as historic fabric may contain dangerous and poisonous materials (for example lead paint and asbestos). Appropriate personal protective equipment should be worn at all times. If you are unsure, seek advice from a qualified heritage architect, heritage consultant or local Council heritage advisor.
7. The presence of unsafe materials (for example asbestos, lead paint etc) at a registered place or object does not automatically exempt remedial works or activities in accordance with this category. Approvals under Part 5 of the Act must be obtained to undertake works or activities that are not expressly exempted by the below specific exemptions.
8. All works should be informed by a Conservation Management Plan prepared for the place or object. The Executive Director is not bound by any Conservation Management Plan and permits still must be obtained for works suggested in any Conservation Management Plan.

#### **General conditions for specific permit exemptions**

9. All works or activities permitted under specific exemptions must be planned and carried out in a manner which prevents harm to the registered place or object. Harm includes moving, removing or damaging any part of the registered place or object that contributes to its cultural heritage significance.
10. If during the carrying out of works or activities in accordance with specific exemptions original or previously hidden or inaccessible details of the registered place are revealed relating to its cultural heritage significance, including but not limited to historical archaeological remains, such as features, deposits or artefacts, then works must cease and Heritage Victoria notified as soon as possible.
11. If during the carrying out of works or activities in accordance with specific exemptions any Aboriginal cultural heritage is discovered or exposed at any time, all works must cease and the Secretary (as defined in the *Aboriginal Heritage Act 2006*) must be contacted immediately to ascertain requirements under the *Aboriginal Heritage Act 2006*.
12. If during the carrying out of works or activities in accordance with specific exemptions any munitions or other potentially explosive artefacts are discovered, Victoria Police is to be immediately alerted and the site is to be immediately cleared of all personnel.
13. If during the carrying out of works or activities in accordance with specific exemptions any suspected human remains are found the works or activities must cease. The remains must be left in place and protected from harm or damage. Victoria Police and the State Coroner's Office must be notified immediately. If there are reasonable grounds to believe that the remains are Aboriginal, the State Emergency Control Centre must be immediately notified on 1300 888 544, and, as required under s.17(3)(b) of the *Aboriginal Heritage Act 2006*, all details about the location and nature of the human remains must be provided to the Aboriginal Heritage Council (as defined in the *Aboriginal Heritage Act 2006*).

## Exempt works and activities

### Objects integral

The below exemptions must be undertaken in accordance with the accepted collection management standards, policies and procedures of the ANZ Group Archive.

1. Management of items (including removal and relocation, display, conservation, and temporary external loans of eighteen months or less).
2. Relocation of items between the ANZ Group Archive location and the ANZ Gothic Bank Museum on Collins Street.
3. Conservation, research or analysis of a registered heritage object where the custodian employs qualified conservators.