



Australia and New Zealand Banking Group Limited
ABN 11 005 357 522

For all enquiries:

Phone:
 (within Australia) 1800 113 399
 (outside Australia) +61 3 9415 4010

Web:
 www.RetailEntitlementOffer.anz.com

Make your payment:



See next page for details of the Offer and how to make your payment

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 ANZ
 MR PETER SMITH &
 MRS JILLIAN SMITH
 <THE P SMITH SUPER A/C>,
 9 CROWN TERRACE
 COOGEE WA 6166

Retail Entitlement Offer — Entitlement and Acceptance Form

Your payment must be received by 5:00pm (Melbourne time) on Monday, 15 August 2022

As an Eligible Retail Shareholder, you are entitled to subscribe for 1 new ANZ share (**New Share**) for every 15 existing ANZ shares (**Existing Shares**) that you held on the Record Date (**Retail Entitlements**) at the Offer Price of A\$18.90 per New Share (**Retail Entitlement Offer**). Your exact number of Retail Entitlements is set out on the next page. Further details on the Retail Entitlement Offer are contained in the retail information booklet dated 21 July 2022 (**Booklet**).

This Form and the Booklet are important documents that require your immediate attention. This Form can only be used in relation to the shareholding represented by the details displayed on the next page. If you do not understand these documents or are in doubt about how to deal with them, you should seek professional advice from an adviser who is licensed by ASIC to give that advice. For further information regarding the Retail Entitlement Offer, please call the ANZ Shareholder Information Line on 1800 113 399 (within Australia) or +61 3 9415 4010 (outside Australia) between 8.30am and 5.30pm (Melbourne time) on Monday to Friday (excluding public holidays), before the Retail Entitlement Offer closes. Capitalised terms used in this Form and not otherwise defined have the meaning given to them in the Booklet.

This Form and the Booklet do not constitute an offer to sell, or a solicitation of an offer to buy, any securities in the United States, or in any other jurisdiction in which such an offer would be illegal. This Form may not be distributed or released in the United States. Neither the Retail Entitlements nor the New Shares offered in the Retail Entitlement Offer have been, or will be, registered under the U.S. Securities Act of 1933, as amended (**U.S. Securities Act**) or under the securities laws of any state or other jurisdiction of the United States. Accordingly, the Retail Entitlements may only be purchased, traded, taken up or exercised by, and the New Shares to be offered and sold in the Retail Entitlement Offer may only be offered or sold to, persons that are not in the United States and are not acting for the account or benefit of a person in the United States (to the extent such persons are acting for the account or benefit of persons in the United States), in each case in "offshore transactions" (as defined in Rule 902(h) under the U.S. Securities Act) in reliance on Regulation S under the U.S. Securities Act.

Important: Only "Eligible Persons" are entitled to exercise Retail Entitlements. Certain investors in a limited number of foreign jurisdictions (other than the United States) may be "Eligible Persons" if they satisfy the requirements of that expression as set out in the Participant Bulletin released on ASX on or about 20 July 2022. ANZ reserves the right to reject any Form that it believes was submitted by a person who is not an Eligible Person.

Step 1: Registration Name & Offer Details

Details of your shareholding and Retail Entitlements are shown on the next page.

Please check the details provided and update your address via www.investorcentre.com if any of the details are incorrect.

If you have a CHESSE sponsored holding, please contact your controlling participant to update your registration details.

Step 2: Confirm the number of Retail Entitlements you wish to take up and make your payment

If you are an Eligible Retail Shareholder, you have a number of options in connection with the Retail Entitlement Offer as described in the Booklet.

If you wish to take up all or some of your Retail Entitlements, enter the number of New Shares you wish to apply for on the next page and make your payment.

You need to make your payment in accordance with the instructions on the next page. By making your payment you:

- confirm that you have read and understood the Booklet;
- are deemed to have made the Eligible Retail Shareholder declarations appearing in the Booklet and, in particular, you represent that you are not in the United States and you are not acting for the account or benefit of a person in the United States (or, in the event that you are acting for the account or benefit of a person in the United States, you are not participating in the Retail Entitlement Offer in respect of that person), and you are not otherwise a person to whom it would be illegal to make an offer of or issue of Retail Entitlements or New Shares under the Retail Entitlement Offer and under any applicable laws and regulations; and
- are deemed to have applied for as many New Shares as your Application Monies will pay for in full.

If you do not take up or sell your Retail Entitlements, you may not receive any value for them. It is important that you read the Booklet for the information on the options available to you in connection with the Retail Entitlement Offer.

Other options for Retail Entitlements

(a) Sell your Retail Entitlements in full through your broker/agent

If you wish to sell your Retail Entitlements in full, you should instruct your stockbroker personally and provide details as requested. **DO NOT** forward your requests for sale to Computershare Investor Services Pty Limited (CIS).

(b) Sell some of your Retail Entitlements through your broker/agent and take up the balance

If you wish to sell some of your Retail Entitlements and take up the balance you should:

- Instruct your broker personally and provide details as requested; **AND**
- Make payment, in order to take up the balance of your Retail Entitlements.


(c) Sell your Retail Entitlements held on the issuer sponsored sub-register

A Renunciation and Acceptance Form must be used for an off market transfer of Retail Entitlements. This form may be obtained online at www.RetailEntitlementOffer.anz.com or by calling the ANZ Shareholder Information Line on 1800 113 399 (within Australia) or +61 9415 4010 (outside Australia).

Entitlement and Acceptance Form

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STEP 1 Registration Name & Offer Details

 For your security keep your SRN/HIN confidential.

Registration Name: MR PETER SMITH &
MRS JILLIAN SMITH
<THE P SMITH SUPER A/C>,
9 CROWN TERRACE
COOGEE WA 6166

Entitlement No: 03732506

Offer Details: Existing Shares entitled to participate as at
7:00pm (Melbourne time) on Thursday, 21 July 2022:

Entitlement to New Shares on a 1 for 15 basis (rounded up to
the nearest whole share):

Amount payable on full acceptance
at A\$18.90 per New Share:

1,670


112

\$2,116.80

STEP 2 Make Your Payment by 5.00pm (Melbourne time) on Monday, 15 August 2022

To avoid postal delay make your payment via **BPAY**® either online or by phone with your bank using the payment details below.

BPAY

	Billers Code: 381160 Ref No: 1619 1990 0037 3250 67
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Contact your financial institution to make your payment from your cheque or savings account.

Lodgement of Application

Neither Computershare Investor Services Pty Limited (CIS) nor ANZ accepts any responsibility for loss incurred through incorrectly completed BPAY payments. If your payment is being made by BPAY, you do not need to return the payment slip below. Your payment must be received by no later than 5:00pm (Melbourne time) on Monday, 15 August 2022. You should be aware that your own financial institution may implement earlier cut off times with regards to electronic payment, and you should therefore take this into consideration when making payment. It is your responsibility to ensure that funds submitted through BPAY are received by this time. If you are paying by cheque, bank draft or money order, the payment slip below with cheque, bank draft or money order attached must be received by CIS by no later than 5:00pm (Melbourne time) on Monday, 15 August 2022. You should allow sufficient time for this to occur. Neither CIS nor ANZ accepts any responsibility if you lodge the payment slip below at any other address or by any other means.

Important Information


The Retail Entitlement Offer to which this Entitlement and Acceptance Form relates is not being made to investors located or resident outside of Australia and New Zealand. In particular the Retail Entitlement Offer is not being made to any person in the United States or acting for the account or benefit of persons in the United States (to the extent such persons are acting for the account or benefit of persons in the United States). Neither the Retail Entitlements nor the New Shares have been, or will be, registered under the U.S. Securities Act of 1933, as amended (U.S. Securities Act) or under the securities laws of any state or other jurisdiction of the United States. Accordingly, the Retail Entitlements may only be purchased, traded, taken up or exercised by, and the New Shares may only be offered or sold to, persons that are not in the United States and are not acting for the account or benefit of a person in the United States (to the extent such persons are acting for the account or benefit of persons in the United States), in each case in "offshore transactions" (as defined in Rule 902(h) under the U.S. Securities Act) in reliance on Regulation S under the U.S. Securities Act.

Privacy Notice

The personal information you provide on this form is collected by CIS, as registrar for ANZ, for the purpose of maintaining registers of shareholders, facilitating dividend payments and other corporate actions and communications. In addition, ANZ may authorise CIS on its behalf to send you marketing material or include such material in a corporate communication. You may elect not to receive marketing material by contacting CIS using the details provided above or emailing privacy@computershare.com.au. CIS may be required to collect your personal information under the Corporations Act 2001 (Cth) and ASX Settlement Operating Rules. CIS may disclose your personal information to its related bodies corporate and to other individuals or companies who assist it in supplying its services or who perform functions on its behalf, to ANZ for whom CIS maintains securities registers or to third parties upon direction by ANZ where related to ANZ's administration of your shareholding, or as otherwise required or authorised by law. Some of these recipients may be located outside Australia, including in the following countries: Canada, India, New Zealand, the Philippines and the United Kingdom. For further details, including how to access and correct your personal information, and information on CIS' privacy complaints handling procedure, please contact CIS' Privacy Officer at privacy@computershare.com.au or see CIS' Privacy Policy at www.computershare.com/au/privacy-policies.

Detach here

Cheque, bank draft or money order

 Make your cheque, bank draft or money order payable to "**Australia and New Zealand Banking Group Limited**" and cross "**Not Negotiable**".

Return your payment with the below payment slip to:

Computershare Investor Services Pty Limited
GPO BOX 505 Melbourne Victoria 3001 Australia

Australia and New Zealand Banking Group Limited Acceptance Payment Details

Retail Entitlements taken up:

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Amount enclosed at A\$18.90
per New Share:

A\$

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Payment must be received by 5.00pm (Melbourne time) on Monday, 15 August 2022



Entitlement No: 03732506

MR PETER SMITH &
MRS JILLIAN SMITH
<THE P SMITH SUPER A/C>,
9 CROWN TERRACE
COOGEE WA 6166



BPAY is the most efficient and secure form of payment. Your BPAY payment details are shown above.

Contact & Cheque Details

Contact Name _____ **Daytime Telephone** _____

Drawer	Cheque Number	BSB Number	Account Number	Amount of Cheque
				A\$