



# Payment receipt

Payment receipt number is 56286216  
Date and time of request: 04 August 2022 11:03 (AEST)

<b>Amount</b>	\$2,797.20
<b>From</b>	Cash Management Account James G Mckinley & Susan R Mckinley Atf James Mckinley Superannuation Fund-pac 183-334   000117048017
<b>To</b>	Anz Ent 2022 Anz Paitreo 381160   161919900022746546
<b>When</b>	Paying Friday, 12 Aug 2022, just once Arriving Friday, 12 Aug 2022, just once (AEST)
<b>Description</b>	BPAY Payment
<b>Payment type</b>	BPAY




# Entitlement and Acceptance Form

X 0062239140

JNT

## STEP 1 Registration Name & Offer Details

 For your security keep your SRN/HIN confidential.

**Registration Name:** MR JAMES GEOFFREY MCKINLEY &  
MRS SUSAN ROSE MCKINLEY  
<JAMES MCKINLEY S/F ACCOUNT>,  
11 LAWNHILL ROAD  
MALVERN VIC 3144

Entitlement No: 02274654

*paid BPAY 12/8/22*

**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:

2,215


148

\$2,797.20

## 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 0022 7465 46
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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](mailto: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](mailto:privacy@computershare.com.au) or see CIS' Privacy Policy at [www.computershare.com/au/privacy-policies](http://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:

Amount enclosed at A\$18.90  
per New Share:

A\$

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



Entitlement No: 02274654

MR JAMES GEOFFREY MCKINLEY &  
MRS SUSAN ROSE MCKINLEY  
<JAMES MCKINLEY S/F ACCOUNT>,  
11 LAWNHILL ROAD  
MALVERN VIC 3144

 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
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	A\$ <input type="text"/>



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](http://www.RetailEntitlementOffer.anz.com)

### Make your payment:



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



120301  
 030  
 ANZ  
 MR JAMES GEOFFREY MCKINLEY &  
 MRS SUSAN ROSE MCKINLEY  
 <JAMES MCKINLEY S/F ACCOUNT>  
 11 LAWNHILL ROAD  
 MALVERN VIC 3144

## 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](http://www.investorcentre.com) if any of the details are incorrect.

If you have a CHESS 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](http://www.RetailEntitlementOffer.anz.com) or by calling the ANZ Shareholder Information Line on 1800 113 399 (within Australia) or +61 9415 4010 (outside Australia).



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

## Need Assistance:



### Phone:

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



### Web:

[www.RetailEntitlementOffer.anz.com](http://www.RetailEntitlementOffer.anz.com)

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030  
ANZ

MR JAMES GEOFFREY MCKINLEY &  
MRS SUSAN ROSE MCKINLEY  
<JAMES MCKINLEY S/F ACCOUNT>  
11 LAWNHILL ROAD  
MALVERN VIC 3144



SRN/HIN: X0062239140

Dear Shareholder

18 July 2022

## YOUR OPPORTUNITY TO PARTICIPATE IN ANZ'S \$3.5 BILLION FULLY UNDERWRITTEN PRO RATA ACCELERATED RENOUNCEABLE ENTITLEMENT OFFER

On 18 July 2022, ANZ announced that it had launched a fully underwritten pro-rata accelerated entitlement offer to raise approximately \$3.5 billion (the **Offer**) to help fund its acquisition of Suncorp Bank (the **Acquisition**).<sup>1</sup> The Offer also allows retail entitlements to be traded on the ASX.

**This letter is important and you should read it in full as it relates to options that you have under the Offer which may have value to you.**

**Before the retail component of the Offer opens, this letter sets out:**

- **Some of the key terms and conditions of the Offer and the options you have under the Offer;**
- **Information to help you work out whether you are able to participate in the Offer. Retail Shareholders that can participate are referred to as Eligible Retail Shareholders and are described in more detail below; and**
- **When and how additional information will be provided to Eligible Retail Shareholders.**

If you are an Eligible Retail Shareholder, you will be entitled to subscribe for 1 new ANZ share (**New Share**) for every 15 existing ANZ shares (**Existing Shares**) you hold at 7.00pm (Melbourne time) on Thursday, 21 July 2022. These are referred to as your **Entitlements**<sup>2</sup>. The price you will need to pay for each New Share you subscribe for under the Offer is \$18.90 (**Offer Price**).

Any New Shares which are issued to you under the Offer will rank equally with Existing Shares.

The Offer is made up of:

- an offer to eligible institutional shareholders ("**Institutional Entitlement Offer**"); and
- an offer to Eligible Retail Shareholders to participate at the same Offer Price and the same offer ratio ("**Retail Entitlement Offer**").

## Are you an Eligible Retail Shareholder?

You are an **Eligible Retail Shareholder** and able to participate in the Retail Entitlement Offer if you are registered as a holder of Existing Shares as at 7.00pm (Melbourne time) on Thursday, 21 July 2022 (**Record Date**) and if you:

1. have a registered address in Australia or New Zealand recorded on the ANZ shareholder register;
2. are not in the United States and are not acting for the account or benefit of persons in the United States (to the extent such persons hold Existing Shares and are acting for the account or benefit of a person in the United States);
3. did not receive an offer to participate (other than as nominee or custodian in respect of other underlying holdings), or were otherwise ineligible to participate, in the Institutional Entitlement Offer; and
4. are eligible under all applicable securities laws to receive an offer under the Retail Entitlement Offer.

<sup>1</sup> ANZ has agreed to purchase 100% of the shares in SBGH Limited, the immediate non-operating holding company of Suncorp Bank. The acquisition is subject to a minimum completion period of 12 months and to certain conditions, being Federal Treasurer approval, Australian Competition and Consumer Commission authorisation or approval and certain amendments to the State Financial Institutions and Metway Merger Act 1996 (Qld). Unless the parties agree otherwise, the last date for satisfaction of the conditions is 24 months after signing (after which either party may terminate the agreement). The final purchase price is subject to completion adjustments and may be more or less than \$4.9 billion. In addition, ANZ will also acquire Suncorp Bank's AT1 capital notes at face value (\$0.6 billion as at June 2022).

<sup>2</sup> Your Entitlements will be rounded up to the nearest whole number.

2215 / 15 = 148 .

If you are a retail investor and are registered as a holder of Existing Shares on the Record Date but do not meet the requirements above, you will be an **Ineligible Retail Shareholder**. This means that you cannot participate in the Offer.

### When will you receive a Retail Information Booklet and personalised Entitlement and Acceptance Form?

On or around 26 July 2022, if you are an Eligible Retail Shareholder we will send you the following either electronically (if you have elected to receive electronic communications) or by mail:

1. a Retail Information Booklet containing full details on the Retail Entitlement Offer; and
2. a personalised Entitlement and Acceptance Form. This personalised form will contain details of your Entitlements and your personalised payment details.

Eligible Retail Shareholders may also access the Retail Information Booklet and their personalised payment details at **www.RetailEntitlementOffer.anz.com** from 26 July 2022. To access this website Eligible Retail Shareholders will need their SRN, HIN or Holder Number. Your SRN, HIN or Holder Number is displayed at the top of this letter.

Before deciding whether to participate in the Retail Entitlement Offer, you should read carefully and in full:

- The Retail Information Booklet; and
- ANZ's announcements, including the announcement containing the results of the Institutional Entitlement Offer and institutional shortfall bookbuild. This is expected to be released and available at **www.RetailEntitlementOffer.anz.com** from 21 July 2022.

### What actions are required by Eligible Retail Shareholders?

If you are an Eligible Retail Shareholder, your Entitlements may have value and so it is important that you determine whether to:

- **Option 1:** take up some or all of your Entitlements and receive New Shares;
- **Option 2:** transfer or sell some or all of your Entitlements; or
- **Option 3:** do nothing in respect of some or all of your Entitlements.

You should be aware that the value (if any) you realise for your Entitlements may be different depending on which option you take. If you have any questions on how you should proceed, you should seek professional advice from an adviser licensed by ASIC to give that advice as soon as possible.

Option	What you need to do
<p><b>Take up some or all of your Entitlements</b> <b>(Option 1)</b></p>	<p>If you wish to take up some or all of your Entitlements, then once the Retail Entitlement Offer opens on 26 July 2022 you will need to either:</p> <ul style="list-style-type: none"> <li>• Apply online at <b>www.RetailEntitlementOffer.anz.com</b> and make your application payment using BPAY® or, if you are resident in New Zealand, electronic funds transfer (<b>EFT</b>); or</li> <li>• Complete and return your personalised Entitlement and Acceptance Form together with your application payment.</li> </ul> <p>You must ensure that for those Entitlements you want to take up you:</p> <ul style="list-style-type: none"> <li>• follow the instructions set out in the Retail Information Booklet and on your personalised Entitlement and Acceptance Form; and</li> <li>• ensure that your application payment (and personalised Entitlement and Acceptance Form if you are not paying by BPAY or EFT) are received by the ANZ Shareholder registry by 5.00pm (Melbourne time) on 15 August 2022.</li> </ul>
<p><b>Sell or transfer some or all of your Entitlements</b> <b>(Option 2)</b></p>	<p>There are a number of ways in which you can sell or transfer some or all of your Entitlements. Each of these alternatives may result in you receiving a different value for those Entitlements which you either sold or transferred:</p> <ol style="list-style-type: none"> <li>1. <b>Sell all:</b> If you want to sell all of your Entitlements on the ASX, then you should instruct your stockbroker personally.</li> <li>2. <b>Sell some and take up some:</b> If you want to take up some of your Entitlements and sell the remaining amount on the ASX, then you will need to:             <ol style="list-style-type: none"> <li>a) <i>for those Entitlements you want to take up:</i> ensure your application payment (and your personalised Entitlement and Acceptance Form if you are not paying by BPAY or EFT) are received by the ANZ Shareholder registry by 5.00pm (Melbourne time) on 15 August 2022; and</li> <li>b) <i>for those Entitlements to be sold on the ASX:</i> instruct your stockbroker personally.</li> </ol> </li> </ol> <p>You can sell your Entitlements on the ASX from 21 July 2022 on a deferred settlement basis, and from 29 July 2022 on a normal settlement basis, until 8 August 2022 when trading of the Entitlements ceases.</p>

### Are you able to transfer your Entitlements other than by selling on the ASX?

If you want to transfer some or all of your Entitlements other than by selling them on the ASX, then you will need to complete and return a Renunciation and Acceptance Form for those Entitlements that you wish to transfer. You can obtain this Form by calling the ANZ Shareholder Information Line (details on the next page) or your stockbroker.

You may only transfer your Entitlements in this way to a person whose address is in Australia or New Zealand or who otherwise qualifies as an 'Eligible Person', who is not in the United States and who is not acting for the account or benefit of a person in the United States. Persons that are in the United States or that are 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 a person in the United States) will not be eligible to purchase, trade, take up or exercise Entitlements. You should inform any proposed transferee of these restrictions before you complete any transfer to them.

If you sell your Entitlements on the ASX, you may incur brokerage costs and you do so at your own risk. Depending on the number of Entitlements you sell, the brokerage costs may have a material impact on the net proceeds that you receive. If you sell your Entitlements before receiving confirmation of your Entitlements, you do so at your own risk. From 26 July 2022, you can find out your Entitlements by calling the ANZ Shareholder Information Line, or at [www.RetailEntitlementOffer.anz.com](http://www.RetailEntitlementOffer.anz.com).

### Do nothing (Option 3)

If you do not want to take up, sell or transfer your Entitlements, then you do not have to do anything. In that case, you will be taken to have authorised the sale of your Entitlements on your behalf in the retail shortfall bookbuild on 18 August 2022.

If the proceeds of sale of your Entitlements is higher than the Offer Price for those Entitlements, then you will receive an amount equal to the difference, less any withholding tax that may apply. However, there is no guarantee that you will receive any proceeds as a result of the retail shortfall bookbuild.

The tax consequences from taking up, selling or transferring your Entitlements, or from doing nothing, may be different. You should seek your own tax advice before you decide whether to participate in the Retail Entitlement Offer. You should also read the tax disclosures contained in the Retail Information Booklet which will provide information on potential tax implications for you.

### Are Ineligible Retail Shareholders able to participate?

Ineligible Retail Shareholders are unable to participate in the Retail Entitlement Offer and cannot take up, sell or transfer their Entitlements. Instead, their Entitlements will be sold on their behalf in the retail shortfall bookbuild. If the proceeds of sale of their Entitlements is higher than the Offer Price for those Entitlements, they will receive an amount equal to the difference, less any withholding tax that may apply. However, there is no guarantee that Ineligible Retail Shareholders will receive any proceeds as a result of the retail shortfall bookbuild.

### Indicative timetable for the Retail Entitlement Offer and issue of New Shares

Activity	Date
Retail Entitlements commence trading on the ASX on a deferred settlement basis	Thursday, 21 July 2022
Record Date for determining eligibility for the Retail Entitlement Offer (7.00pm, Melbourne time)	Thursday, 21 July 2022
Retail Entitlement Offer opens (9.00am, Melbourne time) and dispatch of Retail Information Booklet commences	Tuesday, 26 July 2022
Retail Entitlements commence trading on the ASX on a normal settlement basis	Friday, 29 July 2022
Close of retail Entitlement trading on the ASX	Monday, 8 August 2022
Retail Entitlement Offer closes (5.00pm, Melbourne time)	Monday, 15 August 2022
Retail Entitlement Offer shortfall bookbuild (for Entitlements not taken-up by Eligible Retail Shareholders and Entitlements of Ineligible Retail Shareholders)	Thursday, 18 August 2022
Announcement of results of the Retail Entitlement Offer shortfall bookbuild	Friday, 19 August 2022
Settlement of New Shares under the Retail Entitlement Offer	Tuesday, 23 August 2022
Allotment of New Shares under the Retail Entitlement Offer	Wednesday, 24 August 2022
New Shares issued under the Retail Entitlement Offer commence trading on ASX on a normal settlement basis	Thursday, 25 August 2022
Dispatch of holding statements for New Shares issued under the Retail Entitlement Offer	Friday, 26 August 2022
Payment of Retail Premium (if any)	Friday, 9 September 2022

This timetable is indicative only and may change. ANZ reserves the right, with the consent of the underwriters, to amend any or all of these dates and times without notice subject to the Corporations Act, the ASX Listing Rules and other applicable laws. In particular, ANZ reserves the right to:

- extend the closing date of the Retail Entitlement Offer;
- accept late applications under the Retail Entitlement Offer (either generally or in particular cases); and
- withdraw the Retail Entitlement Offer.

Any extension of the closing date will have a consequential effect on the issue date of New Shares.

### What should you do if you have any questions?

If you have any questions or need any further information about the Entitlement Offer, then please either:

- **Phone:** Call the ANZ Shareholder Information Line on 1800 113 399 (within Australia) or +61 3 9415 4010 (outside Australia). You can call from 8.30am to 5.30pm (Melbourne time) Monday to Friday; or
- **Online:** Visit [www.RetailEntitlementOffer.anz.com](http://www.RetailEntitlementOffer.anz.com) which contains the various announcements that ANZ has made about the Offer. You will also be able to read the Retail Information Booklet and any future announcements on the website when they are available.

If you have any further questions, then you should seek professional advice from an adviser licensed by ASIC to give that advice.

### NOT FOR DISTRIBUTION OR RELEASE IN THE UNITED STATES

**Information for Nominees:** If you are entitled to participate in the Offer and you are acting as a nominee, then you must not take up Entitlements on behalf of, or send any documents related to the Offer to, any person in the United States, or to any person that is 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 a person in the United States).

#### Important information

This Letter is not a prospectus or offering document under Australian law or under any other law. No action has been or will be taken to register, qualify or otherwise permit a public offering of the New Shares in any jurisdiction outside Australia and New Zealand. This Letter is for information purposes only and does not constitute or form part of an offer, invitation, solicitation, advice or recommendation with respect to the issue, purchase or sale of any New Shares.

This Letter does not constitute an offer to sell, or the solicitation of an offer to buy, any securities in the United States. Neither the 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 the securities laws of any state or other jurisdiction of the United States.

Accordingly, the Entitlements under the Retail Entitlement Offer may not be purchased, traded, exercised or taken up by, and the New Shares may not be offered or sold, directly or indirectly, to persons in the United States or persons that are 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). In the Retail Entitlement Offer, the Entitlements may only be purchased, traded, taken up or exercised, and the New Shares may only be offered or sold, outside the United States 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.