




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


013561 000 ANZ




STONE WANG HOLDING PTY LTD
45/18 JACQUES STREET
CHATSWOOD NSW 2067

NEED ASSISTANCE?

 anz.com/shareholder/centre
anzshareregistry@computershare.com.au

 Computershare Investor Services Pty Limited
GPO Box 2975 Melbourne
Victoria 3001 Australia

 1800 113 399 (within Australia)
0800 174 007 (within New Zealand)
+61 3 9415 4010 (outside Australia)

Holder Identification Number (HIN)

HIN WITHHELD

| | |
|-----------------------------|------------------|
| ASX Code | ANZ |
| TFN/ABN Status | Not Quoted |
| Payment Date | 1 September 2022 |
| Direct Credit Reference No. | 964752 |

Retail Entitlement Offer - Retail Premium Payment Advice

Dear ANZ Shareholder,

As announced on 19 August 2022, ANZ completed the retail shortfall bookbuild on 18 August 2022 under its accelerated pro-rata renounceable entitlement offer (**Retail Entitlement Offer**).

Entitlements not taken up by eligible retail shareholders under the Retail Entitlement Offer, and entitlements of ineligible retail shareholders, were sold in the retail shortfall bookbuild at a price of \$23.00 per new ANZ share. As a result, those eligible retail shareholders who elected not to take up their entitlements, and ineligible retail shareholders, are being paid a retail premium of \$4.10 per entitlement (net of any withholding tax). This retail premium represents the excess of the price at which new ANZ shares were sold in the retail shortfall bookbuild (\$23.00 per new ANZ share) over the offer price of \$18.90.

Set out below are the details of your retail premium payment.

| Payment description | Payment amount per entitlement | Number of entitlements sold on your behalf | Total payment |
|------------------------|--------------------------------|--|-----------------|
| Retail Premium Payment | \$4.10 | 134 | \$549.40 |
| Payment | | | \$549.40 |

Note: You should obtain your own professional advice on the tax implications of the payment and retain this document to assist in tax return preparation.

Your Payment Instruction

NATIONAL AUSTRALIA BANK LTD
BSB: 082-080 Account number: XXXXXXX94

Amount Deposited

AU\$549.40

If payment cannot be made to the above account, you will be notified and your payment will be held pending receipt of updated direct credit instructions.