






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

NEED ASSISTANCE?

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MR WILLIAM EDMUND GIBSON &
MRS KATHLEEN RAE GIBSON
<WE & KR GIBSON SUPER A/C>
UNIT 194
18 MONTPELIER TERRACE
PORT ELLIOT SA 5212

Holder Identification Number (HIN)

HIN WITHHELD

ASX Code	ANZ
TFN/ABN Status	Quoted
Payment Date	1 September 2022
Direct Credit Reference No.	905156

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

COMMONWEALTH BANK OF AUSTRALIA
BSB: 065-000 Account number: XXXXXX77

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.