

For Release: 6 May 2026

Redemption of ANZ's U.S.\$1 billion 6.750% Fixed Rate Resetting Perpetual Subordinated Contingent Convertible Securities

Australia and New Zealand Banking Group Limited (ANZBGL) (ASX: AN3) announced today that its wholesale U.S.\$1 billion 6.750% Fixed Rate Resetting Perpetual Subordinated Contingent Convertible Securities (the **Securities**) issued by ANZBGL acting through its London Branch will be redeemed on 15 June 2026.

APRA has provided its written approval to redeem the Securities. The redemption notice for the Securities is attached.

Redemption of the Securities does not imply or indicate that ANZBGL will exercise any redemption rights of other outstanding callable capital instruments issued by ANZBGL in the future. Any such redemption would also be subject to APRA's prior written approval, which may or may not be given.

For media enquiries contact:

Lachlan McNaughton
Head of External Communications
Tel: +61 457 494 414

For investor and analyst enquiries contact:

David Goode
Head of Debt Investor Relations
Tel: +61 410 495 399

Approved for distribution by ANZ's Company Secretary

THIS NOTICE IS IMPORTANT. IF HOLDERS ARE IN ANY DOUBT AS TO THE MEANING OR CONTENT OF THIS NOTICE, THEY SHOULD SEEK THEIR OWN FINANCIAL AND LEGAL ADVICE IMMEDIATELY FROM THEIR STOCKBROKER, SOLICITOR, ACCOUNTANT OR OTHER INDEPENDENT FINANCIAL OR LEGAL ADVISER

NOTICE OF FULL REDEMPTION TO THE HOLDERS OF

U.S.\$1,000,000,000 6.750% Fixed Rate Resetting Perpetual Subordinated Contingent Convertible Securities

(ISIN: US05254HAA23 and USQ08328AA64

CUSIP: 05254HAA2 and Q08328AA6)

(the "Securities")

issued by Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) acting through its London Branch

NOTICE IS HEREBY GIVEN to the holders of the Securities as follows:

May 6, 2026.

- 1 Australia and New Zealand Banking Group Limited ("**ANZBGL**"), acting through its London Branch (the "**Issuer**"), refers to the terms and conditions applicable to the Securities ("**Terms**") as set out in the Securities dated June 15, 2016 issued in accordance with the fiscal and paying agency agreement dated June 15, 2016, as amended from time to time, between the Issuer and The Bank of New York Mellon, as Fiscal Agent ("**Fiscal and Paying Agency Agreement**"). All words and expressions defined in the Terms or Fiscal Agency Agreement have the same meanings in this notice.
- 2 This notice is given to holders of Securities in accordance with Section 8(d) of the Terms.

Redemption

- 3 Pursuant to Section 8(a) of the Terms, the Securities will be redeemed in whole on June 15, 2026 (the "**Redemption Date**"). The redemption price will be 100% of the prevailing principal amount of the Securities, together with any accrued but unpaid interest on such prevailing principal amount for the period from (and including) the most recent Interest Payment Date to (but excluding) the Redemption Date (subject to clause 4 below), as such redemption price may be reduced due to Conversion or Write Off in accordance with Section 9 of the Terms.
- 4 Unpaid interest accrued on the Securities to (but excluding) the Redemption Date will be paid to the person in whose name the Securities are registered at the close of business in New York City, New York, United States on the relevant Regular Record Date in accordance with the Terms, except to the extent that the Issuer has determined not to pay or ANZBGL is obliged not to pay such interest as set out in Section 3 of the Terms.
- 5 On the Redemption Date, the redemption price will become due and payable and interest will cease to accrue, subject to the Terms (including the Payment Conditions and the Issuer's absolute discretion). Unless an Event of Default occurs, the only remaining right of holders will be to receive payment of accrued but unpaid interest and payment of the redemption price upon surrender of the Securities.

- 6 Pursuant to Section 8(d) of the Terms, payment of the redemption price and accrued interest will be made upon presentation and surrender of the Securities to the Fiscal Agent on the Redemption Date at the corporate trust office of the Fiscal Agent specified below:

BNY Corporate Trust
Transfers/Redemptions
500 Ross Street, Suite 625
Pittsburgh, PA 15262

provided that if the Securities are held in book-entry form through The Depository Trust Company (“**DTC**”) such Securities shall be surrendered in accordance with the applicable procedures of DTC, and payment of the redemption price and accrued interest will be made through the facilities of DTC in the usual manner.

- 7 The Australian Prudential Regulation Authority has given its written approval for the redemption of the Securities.
- 8 Any queries in relation to the matters set out in this notice should be directed to:

Head of Group Funding
Australia and New Zealand Banking Group Limited
ANZ Centre Melbourne
Level 9, 833 Collins Street
Docklands VIC 3008 Australia

Email: funding@anz.com

- 9 Redemption of the Securities does not imply or indicate that ANZBGL will exercise any redemption rights of other outstanding callable capital instruments issued by ANZBGL. Any such redemption would also be subject to APRA's prior written approval, which may or may not be given.

This notice is given by:

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED, ACTING THROUGH ITS LONDON BRANCH

Signed on behalf the Issuer:



By:

Richard Dawson, Country Head UK
For and on behalf of the London Branch of Australia and New Zealand Banking Group Limited