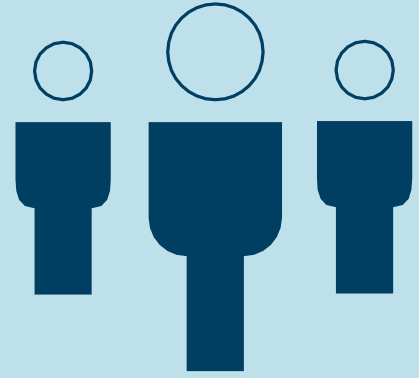


WELLBEING & SAFETY POLICY

SUMMARY FOR DISPLAY PURPOSES



At ANZ, our people are essential to our purpose and we strive to keep them safe and well at all times.

This policy supports our Wellbeing and Safety Management System, reinforces our commitment to eliminating or minimising health and safety risks from our activities and highlights the importance of our employee wellbeing programs.

To that end, we are committed to providing a safe and healthy environment for people working on behalf of ANZ (including employees, contractors, contingent workers, volunteers, trainees) and for customers and visitors to our premises. This commitment is supported by a strong Wellbeing and Safety Management System, bank-wide, which encompasses local wellbeing and safety risks and works within all legislation in the jurisdictions in which we operate.

The core elements of the system are to:

1. pro- actively identify and analyse hazards and risks which have the potential to harm the physical or psychological wellbeing of individuals.
2. implement and maintain controls to eliminate or reduce these hazards/risks, including effective prevention programs; and
3. support and promote the social, physical, mental and financial wellbeing and safety of our people.

A key part of our system is consulting and engaging with our employees to improve our understanding of wellbeing and safety matters, as well as how we can continue to eliminate or reduce the risks people may encounter when working across various locations such as working from home, travelling for work purposes, visiting customer's premises or working out of an ANZ building. Communication and education of our employees, contingent workers, visitors and customers (as required) are important features of our program.

Where a work-related incident or injury has occurred, we are committed to providing proactive support to our employees in their rehabilitation and return to work.

Effective governance of the system will be achieved by establishing measurable objectives, targets and priorities. This, together with ongoing monitoring and reporting to Senior Management, Executive and Board members will help to facilitate continuous improvement.

We ask every one of you to work together to help us make wellbeing and safety an essential part of how we operate.

Shayne Elliott, Chief Executive Officer, September 2022