

Shareholder Communication and Shareholder Meetings

In order to make informed decisions about ANZ, and to communicate views to the Company, shareholders (including beneficial owners of shares held by a custodian or nominee) need an understanding of the Company's business operations, performance and governance framework.

ANZ encourages shareholders to take an active interest in the Company, and seeks to provide shareholders with quality information in a timely fashion generally through ANZ's reporting of results, the Company's Annual Report and separate Shareholder Review, announcements and briefings to the market, half yearly newsletters and via its dedicated shareholder site on anz.com. ANZ strives for transparency in all its business practices. The Company recognises the impact of quality disclosure on the trust and confidence of the shareholder, the wider market and the community.

Should shareholders (including underlying beneficial holders) require any information or wish to express their views to ANZ on any matters of concern or interest, they are also provided with relevant contact details for ANZ and relevant share registries (including postal, telephone and email) in the half-yearly shareholder newsletters, the Annual Report, the annual Shareholder Review, and anz.com.

In addition, ANZ provides shareholders with the option to receive communications and access documents electronically (including for example AGM documents, the Annual Report and dividend statements) – shareholders can take up this option by contacting the share registrar (Computershare) or making the appropriate elections on the website (anz.com > About us > Shareholder centre).

ANZ upholds shareholder rights and provides shareholders with the opportunity to be involved in shareholder meetings.

To allow as many shareholders as possible to have an opportunity to attend a meeting, ANZ rotates shareholder meetings around capital cities and makes them available to be viewed online using Webcast technology. Further details on meetings and presentations held throughout this financial year are available on anz.com > About us > Shareholder centre.

Prior to the Annual General Meeting, shareholders are given the opportunity to submit any questions they have for the Chairman or Chief Executive Officer to enable key common themes to be considered.

The external auditor is present at ANZ Annual General Meetings and available to answer shareholder questions. The auditor can respond on any business item that concerns them in their capacity as auditor.

Directors are also required to attend the Annual General Meeting each year, barring unusual circumstances, and be available afterwards to meet with and answer the questions of shareholders.

Shareholders have the right to vote on various resolutions related to Company matters. Shareholders are encouraged to attend meetings but, if shareholders are unable to attend a meeting, they can submit their proxies via post or electronically through anz.com.

ANZ's practice is to conduct voting on each agenda item at its AGM by way of a poll. ANZ appoints an independent scrutineer in relation to the voting process, and the voting results are reported to the ASX and posted on anz.com. ANZ has used an electronic voting system at its AGM since 2006. This process involves each shareholder/proxy being issued with an individual electronic voting device upon registration at the AGM, which they then use to vote on each resolution (by pressing the relevant button) - this is a confidential voting system because no other person in the meeting room knows how each other shareholder/proxy has voted on any particular item of business.