



27 January 2026

Austraclear Limited ABN 94 002 060 773  
Level 27, 39 Martin Place  
Sydney  
NSW 2000

Attn: Renee Service

**IRREVOCABLE REDEMPTION NOTICE – EXERCISE OF ISSUER CALL OPTION**

**Australia and New Zealand Banking Group Limited ABN 11 005 357 522 (“ANZBGL”)**

**A\$1,250,000,000 Floating Rate Subordinated Notes due 26 February 2031 (Series 148, ISIN AU3FN0055687) (the “Notes”)**

We refer to the terms and conditions of the Notes set out in the Amended and Restated Deed Poll dated 15 October 2018 executed by ANZBGL as modified by the pricing supplement dated 24 August 2020 (“**Conditions**”).

The Notes are lodged in the Austraclear System. The Registrar has entered Austraclear Limited as the Registered Holder of all of the Notes that are lodged in the Austraclear System.

Pursuant to Condition 5.4 of the Notes, ANZBGL hereby gives irrevocable notice to the Registered Holders to redeem all of the Notes in full for the Optional Redemption Amount (Redemption at Par) on the Optional Redemption Date of 26 February 2026. The Optional Redemption Amount is A\$1,250,000,000 in aggregate and A\$1,000 per Note.

ANZBGL confirms that the Australian Prudential Regulation Authority has provided its prior written approval of the redemption of the Notes.

Redemption of the Notes 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.

Undefined capitalised terms in this notice, have the meaning given to them in the Conditions.

Please promptly acknowledge receipt of this irrevocable notice of redemption by email to [funding@anz.com](mailto:funding@anz.com).

Yours sincerely,

For and on behalf of  
**Australia and New Zealand Banking Group Limited**

ANZ Centre, Level 9, Core B, 833 Collins St, Docklands VIC 3008 Australia

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