



17 August 2026

**Australia and New Zealand Banking Group Limited
(ABN 11 005 357 522) (the "Issuer")**

Notice of early redemption to the holders of
GBP 500,000,000 1.809 per cent. Subordinated Notes due 16 September 2031 (the "Notes")

Issued under the Issuer's US\$60,000,000,000 Euro Medium Term Note Programme

Series No.:2039
Tranche No.: 1
ISIN Code: XS2353399780

The Issuer hereby gives notice that all of the Notes will be redeemed on the Optional Redemption Date of 16 September 2026 for the outstanding principal amount of the Notes. This notice is irrevocable and given pursuant to condition 5(e) of the Conditions and clause 23 of the Pricing Supplement. The Issuer confirms that the Australian Prudential Regulation Authority has approved the redemption of the Notes as required by condition 5(i) of the Conditions.

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

A handwritten signature in black ink, appearing to read 'PDell'.

Penny Dell - Acting Group Treasurer

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