

IMPORTANT INFORMATION FOR US PERSONS

SEPTEMBER 2017

The offering, sale and/or distribution of many of the products or services described on this website is not intended in any jurisdiction to any person to whom it is unlawful to make such an offer, sale and/or distribution, including the United States. If you intend to obtain any product or service from Australia and New Zealand Banking Group Limited, Hong Kong Branch ("ANZ") that is described on this website, you must first inform ANZ whether you are a US Person (as defined below) or if you would not be allowed to obtain such products or services from ANZ in your home jurisdiction.

This website and its respective contents do not constitute an offer or invitation to purchase or subscribe for any securities or a solicitation of any offer to sell any securities or any other banking products or services to US Persons. Any brokerage and investment advisory services described herein are not intended for US Persons. Furthermore, any solicitation on this web site of retail banking services (including accepting and/or soliciting deposits), insurance services, mortgage and/or consumer lending services or credit card services is not intended for US Persons.

"US Persons" are generally defined as a natural person, residing in the United States or any entity organized or incorporated under the laws of the United States. US Citizens living abroad may also be deemed "US Persons" under certain rules.

Neither ANZ nor any of its affiliates or related bodies corporate accepts any liability whatsoever for any loss howsoever arising from any use of this website or its respective contents or otherwise arising in connection therewith. ANZ cannot be held responsible for any damages or losses that occur from transactions and/or services in defiance of the relevant rules of the purchaser's home jurisdiction.