

2020 VIRTUAL AGM FREQUENTLY ASKED QUESTIONS

AGM DETAILS

01 When is ANZ's virtual AGM?

Australia and New Zealand Banking Group Limited's (ANZ) Virtual Annual General Meeting (AGM) will be held on Wednesday, 16 December 2020 commencing at 10:00 am (AEDT). Please login and register on the day from 9:00 am (AEDT) at web.lumiagm.com/348909606.



02 Why is ANZ not holding a physical meeting for its AGM this year?

ANZ takes the health and safety of our shareholders, our people and the broader community seriously. The decision to hold a virtual meeting was made in the light of the current COVID-19 pandemic, restrictions on public gatherings and social distancing requirements.

03 If restrictions on physical gatherings are lifted, can I attend the AGM in person?

No, all shareholders and proxyholders who wish to participate in the AGM this year must do so virtually via the Lumi AGM Online Platform or by telephone (see below).

04 Can I listen to the AGM by telephone?

Yes, you can listen to the AGM by telephone by dialing one of the following numbers:

Country	Number	Guest Passcode
Australia	1800 173 224/1800 556 264	7500882
New Zealand	0800 452 794/0800 880 585	7500882
Worldwide	+61 7 3107 0200	7500882

To ask a question please press *1 (Star 1) and you will be put through to an operator who will take down your full name, suburb and postcode as per your shareholding. Once your details have been verified by the Share Registrar, your question will be recorded and submitted to the AGM. You will not be able to submit a vote using this method.

Important notice

Notice of Meeting and Proxy Form

You will be able to request a hard copy of the Notice of Meeting and Proxy Form. This will be mailed out to you as a priority.

To request a hard copy of these documents: please call Computershare on

T 1800 11 33 99 within Australia

T (03) 9415 4010 outside Australia

Once completed, mail your form with the included reply paid envelope or Fax to this number:

F 1800 783 447 within Australia

F +61 3 9473 2555 outside Australia

For your proxy appointment to be effective it must be received by 10:00am (AEDT) Monday, 14 December 2020.

AGM DOCUMENTATION

05 Will I receive hard copy documents?

In light of the restrictions on public gatherings and in line with temporary amendments to the Corporations Act in response to the Coronavirus pandemic, we will not be mailing hard copies by post of our Notice of Meeting and other meeting documentation ahead of our AGM this year.

The Notice of Meeting will be released online and a link emailed to those shareholders who have elected to receive electronic communications. We will send those shareholders an email when the Notice of Meeting is released on Friday, 13 November 2020. The email will include a personalised shareholder link to vote online. Shareholders may, however, contact our Share Registrar and request that hard copy documents (including a personalised proxy form) be sent to them free of charge.

06 How do I request a hard copy Notice of Meeting and Proxy Form?

You will be able to request a hard copy of the Notice of Meeting and Proxy Form. This will be mailed out to you as a priority. Please refer to question 16 for the deadline for returning completed Proxy Forms.

To request a hard copy of the above documents:

T 1800 11 33 99 within Australia

T (03) 9415 4010 outside Australia

Once completed, mail your form with the included reply paid envelope or Fax to this number:

F 1800 783 447 within Australia

F +61 3 9473 2555 outside Australia

07 Can I update my details to receive electronic communications?

Receiving your communications electronically is an important way to stay informed as an ANZ shareholder.

We encourage you to take this opportunity to switch to electronic communications. This will help us with sustainable practices that also enable the fastest possible access to information in a secure and cost-effective way.

Scan this QR Code to update your details online or open your browser and go to anz.com/easyupdate and updated your details Online.



08 How do I access the documents online?

You can access all of the documentation here anz.com/agm from Friday, 13 November 2020.

HOW DO I ACCESS THE ONLINE AGM PLATFORM?

09 What do I use to access and register?

You can use any of the following devices with internet access to register, vote, ask questions and watch the AGM: a desktop computer, mobile device or tablet.



10 What Internet browsers are compatible?

Browser	Compatible versions
Chrome	supports the latest versions
Firefox or Edge	supports the latest versions
Safari	supports the latest versions
Internet Explorer	supports the latest versions

You may also wish to consider voting and/or submitting any questions you have prior to the AGM. See question 16 and question 18 below for further information on how to do this.

11 How do I register for the AGM?

You can log into the AGM Online Platform using the following steps:

- Open your browser and go to: web.lumiagm.com
- Enter the unique 9-digit Meeting ID provided: 348 909 606
- Please read and accept the Terms and Conditions
- To register, select 'Securityholder or Proxy'
- Enter your SRN or HIN and Postcode or Country Code and click Login
- Once logged in, you will see the home page, which displays the meeting documents and information on the meeting
- Icons will be displayed in different areas, depending on the device you are using

12 Can others see me if I participate in the AGM via the AGM Online Platform?

No.

ISSUES ACCESSING THE ONLINE PLATFORM

13 I can't log into the AGM Online Platform. What do I do?

Please call one of the following numbers:

Country	Hotline
Australia	03 9415 4024
New Zealand	+61 3 9415 4024
Worldwide	+61 3 9415 4024

14 What do I do if I am logged out of the AGM Online Platform during the AGM?

Refer to question 11.

Alternatively, please call our the telephone numbers provided in question 13.

15 I don't have a (reliable) internet connection – what are my options?

You will need to have a reliable internet connection to participate in the AGM via the AGM Online Platform.

If you do not have an internet connection, or are concerned about its reliability, we encourage you to submit your proxy appointment and direct your proxy how to vote in advance of the meeting, as well as any questions you would like to ask, prior to the AGM.

Please refer to section 'HOW DO I VOTE?' for further information.

HOW DO I VOTE?

16 Appointing a proxy to vote on my behalf

You can appoint a proxy to vote on your behalf but must do so prior to the AGM. You can appoint a proxy either online or in writing using the Proxy Form, as set out in the table below.

To be effective, proxy appointments must be received by **10.00 am (AEDT) on Monday, 14 December 2020.**

Method	How to appoint a proxy
Online	Open your browser and go to: investorvote.com.au/login (Control Nbr 134433)
In writing	To request a Proxy form – please call Computershare on T 1800 11 33 99 within Australia T (03) 9415 4010 outside Australia Once completed, mail your form with the included reply paid envelope or Fax to this number: F 1800 783 447 within Australia F +61 3 9473 2555 outside Australia

17 Can I vote during the AGM?

You can vote during the AGM via the AGM Online Platform. For detailed instructions, please refer to the Virtual AGM Guide.

HOW DO I ASK A QUESTION?

18 Can I submit a question prior to the AGM?

You can ask questions prior to the AGM either online or in writing using the Questions from Shareholders Form, as set out in the table below.

Such questions must be received by **5.00pm (AEDT) on Wednesday, 9 December 2020.**

Method	How to ask a question
Online	Open your browser and go to: investorvote.com.au/login (Control Nbr 134433) using the Shareholder Question icon at the end of the voting process or anz.com/agm – use the online form
In writing	To request a hard copy Questions from Shareholders Form – please call Computershare on T 1800 11 33 99 within Australia T (03) 9415 4010 outside Australia Once completed, mail your form with the included reply paid envelope or Fax to this number: F 1800 783 447 within Australia F +61 3 9473 2555 outside Australia

19 Can I ask questions during the AGM?

Yes, you can ask questions during the AGM via the AGM Online Platform. To do this, tap on the question icon on the AGM Online Platform and then type your question in the chat box at the bottom of the screen and select the send icon.

Questions will be read aloud during the AGM for the Company to respond to.

For further details on asking questions via the AGM Online Platform refer to the Virtual AGM Guide.

20 What if I lose connection with the AGM Online Platform and miss my opportunity to ask a question or vote?

You will need to be logged in to the AGM Online Platform in order to ask questions and vote at the AGM. If you lose connection with the AGM Online Platform you may miss your opportunity to vote or ask a question.

If you are concerned about this, please consider voting and/or submitting any questions you have prior to the AGM.

To rejoin the AGM, please refer to question 14.

OTHER QUESTIONS?

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Will there be another opportunity to meet the Board and Management?

Given the current situation and restrictions on physical gatherings, shareholders will not have another opportunity to meet the Board and Management during 2020. Accordingly, shareholders are encouraged to ask questions prior to or during the AGM using the methods set out in 'HOW DO I ASK A QUESTION?' section.

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How do I watch a recording after the AGM?

A link which will allow you to watch a recording of the AGM will be posted on the ANZ website anz.com/agm shortly after the AGM.

anz.com

Australia and New Zealand Banking Group Limited (ANZ)
ABN 11 005 357 522

