

DIVERSITY AND INCLUSION POLICY

WHY DOES ANZ HAVE THIS POLICY?

- This policy sets out our commitment to Diversity and Inclusion.
- We are building a diverse workplace which reflects the communities in which we operate, harnesses the unique capabilities and perspectives of all our people, and leverages this diversity of thought through an inclusive workplace which values every voice.
- This Policy satisfies Recommendation 1.5 of the *ASX Corporate Governance Principles and Recommendations (4th Edition)*.

Diversity in this context includes age, caring responsibilities, cultural identity, disability, gender expression and identity, ethnicity, education, family/relationship status, sexual orientation, religious beliefs, and/or socio-economic background. Diversity also encompasses the many ways people differ in terms of their education, life experience, location, personality, ways of thinking, and work experience.

HOW DOES THIS POLICY APPLY AT ANZ?

This policy applies to all employees and contingent workers of Australia and New Zealand Banking Group Limited (ANZBGL) and its controlled entities, including when acting at the Group's direction as a director or in any other capacity.

ANZ will comply with the minimum standards set out in this policy. In the event a legal obligation imposes a higher standard or requirement on ANZ, the legal obligation will prevail over the applicable minimum standard.

If, in performing duties under this policy, you complied with a legal obligation that was inconsistent with this policy, you must report this inconsistency to your local compliance manager and to the Policy Owner.

Policy breaches must be escalated to the Policy Owner and will be dealt with in accordance with the ANZ Global Performance Improvement and Unacceptable Behaviour Policy.

All Policy Exemptions, including country level exemptions to a global policy, must be submitted for approval to the Policy Owner (or delegate) using ANZ's Policy Exemption Form, with a copy to Policy Governance team.

This Policy is supported by ANZ's Equal Opportunity, Bullying and Harassment Policy, Flexible Work Policy, ANZ ICARE Values, our Code of Conduct, and ANZ's Approach to Human Rights.

POLICY DETAILS

ANZ believes in the inherent strength of a vibrant, diverse and inclusive workforce where the backgrounds, perspectives and life experiences of our people help us to forge strong connections with all our customers, innovate and make better decisions for our business. We're committed to building a workplace that reflects the communities in which we operate by creating a diverse and inclusive workforce and providing opportunities to under-represented groups.

Our approach and commitment to Diversity and inclusion is underpinned by our values of: Integrity, Collaboration, Accountability, Respect and Excellence (ICARE).

Detailed below are some of the ways ANZ aims to demonstrate its commitment to diversity and inclusion.

Note: Printed versions of this document may be obsolete. Please check ANZ.com for the latest version.

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WORKFORCE

ANZ will demonstrate its commitment to diversity and inclusion within the workforce by:

- attracting and retaining a skilled and diverse workforce
- seeking to ensure our recruitment and selection practices are inclusive of diverse candidates and addressing any bias in our systems and processes that might disadvantage people from diverse groups
- facilitating equal employment opportunities based on ability, performance and potential
- providing employment opportunities to people from under-represented groups who may otherwise find it difficult to secure employment, helping to facilitate their social and economic participation
- enhancing customer experience and market reputation through an inclusive workforce that respects and reflects the diversity of our customers

WORKPLACE

ANZ will demonstrate its commitment to diversity and inclusion within the workplace by:

- fostering an inclusive workplace culture where all individuals can grow, thrive and belong
- building and maintaining a safe work environment and speak up culture by promoting and recognising best practice
- empowering our passionate volunteer employee diversity networks, e.g., our Pride (LGBTIQ+) and Abilities Networks
- seeking to ensure our employees understand and demonstrate appropriate workplace behaviour
- offering flexible work practices to meet the differing needs of our employees in the context of business requirements
- having a framework of policies, charters, systems and processes which embed ANZ's approach to diversity and inclusion, including policies in relation to caring responsibilities, childcare, part-time work, flexible work arrangements, Equal Employment Opportunity, bullying and harassment
- conducting ongoing review of our processes to remove bias
- offering sponsorships and hosting events

REPORTING

ANZ commitment to demonstrating diversity and inclusion at ANZ will be reported by:

- publicly sharing diversity and inclusion targets and reporting our performance against those targets
- transparently reporting on our gender pay gap

ROLES AND RESPONSIBILITIES

ROLE AND RESPONSIBILITIES OF EMPLOYEES AND CONTINGENT WORKERS

- Treat all people with dignity and respect in accordance with ANZ's Values and Code of Conduct.
- Contribute to creating an inclusive workplace that values diversity and difference, encourages collaboration and is always learning.

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- Comply with the policies, charters, systems and processes which embed ANZ's approach to diversity and inclusion

ROLE AND RESPONSIBILITIES OF THE GROUP PERFORMANCE & EXECUTION COMMITTEE (PART OF THE EXECUTIVE COMMITTEE)

- promote diversity and inclusion as an important strategic enabler to achieve business objectives across the organisation
- influence strategic direction of the diversity and inclusion agenda including endorsing measurable objectives for diversity, including gender diversity
- review progress against our diversity and inclusion objectives and targets on a regular basis

ROLE AND RESPONSIBILITIES OF THE ANZ BOARD

The Board's Human Resources Committee has an overarching role to:

- review, note and monitor the effectiveness of ANZ's approach to diversity and inclusion
- review and approve measurable objectives for achieving diversity (including gender diversity) and inclusion
- annually review both the objectives and progress in achieving them, including the relative proportion of women at all levels

ROLE AND RESPONSIBILITIES OF THE NOMINATION AND BOARD OPERATIONS COMMITTEE

- monitor the effectiveness of ANZ's approach to diversity to the extent it relates to Board diversity
- review and approve measurable objectives for achieving gender diversity on the Board, and
- annually review both the objectives and progress in achieving them.

WHERE TO GET HELP

If you need to ask any questions or seek guidance about this policy, you can contact:

- your Line Manager or Skip Line Manager
- [People Assist](#) or an appropriate Talent & Culture Contact.
- Contact diversity@anz.com

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