



Wellbeing and Safety Policy Summary

At ANZ, we are serious about ANZ's purpose – to shape a world where people and communities thrive. That's why ANZ strives to create a balanced and a sustainable society in which everyone can take part and build a better life. A key way ANZ brings its purpose to life is through placing importance on the wellbeing and safety of all who work for or, visit ANZ.

This policy supports our Wellbeing and Safety Management System, reinforces our commitment to eliminating or minimising wellbeing and safety risks from our activities and highlights the importance of our employee wellbeing programs.

To that end, we are committed to providing a safe and healthy environment for people working on behalf of ANZ (including employees, contingent workers, third parties, volunteers, trainees) and for customers and visitors to our premises. This commitment is supported by a strong Wellbeing and Safety Management System, bank-wide, which encompasses local wellbeing and safety risks and works within all legislation in the jurisdictions in which we operate.

The core elements of the system are to:

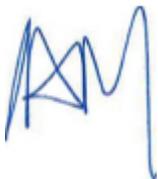
1. proactively identify and analyse hazards and risks which have the potential to harm the physical or psychological wellbeing of individuals.
2. support and promote the wellbeing and safety of our people.
3. implement and maintain controls to eliminate or reduce these hazards/risks, including effective prevention programs.

A key part of our system is consulting and engaging with our employees to improve our understanding of wellbeing and safety matters, as well as how we can continue to eliminate or reduce the risks people may encounter when working across various locations such as working from home, travelling for work purposes, visiting customer's premises, or working out of ANZ premises. Communication and education of our employees, contingent workers, visitors, and customers (as required) are important features of our program.

Where a work-related incident or injury has occurred, we are committed to providing timely and proactive support to our employees in their rehabilitation and return to work.

Effective governance of the system will be achieved by establishing measurable objectives, targets, and priorities. This, together with ongoing monitoring and reporting to Senior Management, Executive and relevant Board members will help to facilitate continuous improvement.

We ask every one of you to work together to help us make wellbeing and safety an essential part of how we operate.



Nuno Matos, Chief Executive Officer, May 2025