

Customer Fact Sheet – Our new brand

Why is ANZ changing its brand?

- ANZ's ambition is to become a super regional bank.
- Our growth plans will be assisted by presenting ourselves in a unified way across
 the regions we operate in and presenting a consistent experience for our
 customers, our people and the community.
- Having a strong and unified presence across Australia, New Zealand and Asia Pacific, ANZ can offer a strong network and take another step toward providing a seamless banking experience for customers.
- Previously ANZ was represented differently across the world and evolving the brand ensures customers know we are one organisation with a focus on people in all our locations.

What is the new brand?

- ANZ's new brand has been developed following feedback from customers and staff have told us they want from a bank - a bank that understands their needs and provides a straightforward and simplified banking experience.
- The new brand builds on what ANZ stands for convenience, simplicity and responsibility.
- It is the logical extension with a stronger focus on making banking uncomplicated and ensuring we are more empathetic to the needs of our customers by putting them at the centre of everything we do.
- The new brand promise sets an aspiration for ANZ we know it won't happen overnight but we are committed to real change to bring our brand promise alive.

What does the new logo represent?

- ANZ has introduced a symbol in our logo to provide another way for our staff, customers and the community to recognise and connect with ANZ.
- It represents ANZ in all of our markets regardless of the language spoken.
- The three shapes signify Australia, New Zealand and Asia Pacific our three core geographies coming together as one ANZ.
- The central human shape represents our customers and our people the driving forces behind our business.
- The organic nature of the symbol acknowledges the core premise of our business growth.

What does this mean for customers?

- Both retail and business customers throughout the region said the new positioning 'we live in your world' expressed what they wanted from us.
- We're already making good progress in delivering this with leading levels of customer satisfaction, significant investments in more branches and more ATMs, and simplified products and fees.
- Other recent and planned initiatives in Australia include:
 - establishing a simpler fee structure by eliminating 27 fees on personal accounts
 - introducing specialist bankers more focused on customers individual needs including
 - retirement specialists, small business specialists and Asian specialists



- extending branch hours in the lead up to Christmas including late nights and Saturdays in major shopping centres
- simplifying mortgage pre-approvals

When will we start seeing the new brand?

- The new brand is being launched in Australia from 25 October and Asia Pacific from 27 October.
- New Zealand is launching the brand externally in February 2010.

What is happening to the other brands ANZ owns?

 The first phase of our brand strategy is focussing on the ANZ branded business, the second phase will look at all of the non-ANZ brands, and joint ventures/partnerships to ensure the representation of our brands together support the business strategy effectively.

How much is this costing?

- We understand the need to be prudent and mindful of costs.
- The new brand will be rolled out in stages across our businesses and geographies over the next 18 to 24 months as part of business-as-usual upgrades and refurbishments.
- As a result, we do not expect the cost of implementing the new brand to be significant to the Group.

Further information

For further information, please contact accordcommunications@anz.com

ANZ customer feedback:

Customers who wish to provide feedback about these matters in writing can email media.relations@anz.com or send a letter to:

Corporate Communications, ANZ

100 Queen Street Melbourne 3000 Australia

ANZ shareholder feedback:

ANZ shareholders who wish to provide feedback can contact Investor Relations at investor.relations@anz.com or send a letter to:

Investor Relations, ANZ

100 Queen Street, Melbourne 3000 Australia