



Company Announcements Office
Australian Securities Exchange
Level 4
20 Bridge Street
SYDNEY NSW 2000

16 August 2017

Despatch of ANZ Capital Notes 5 Postcard to ANZ Securityholders (other than eligible CPS3 holders)

Attached is a postcard being sent to those holders of ANZ ordinary shares or ANZ Capital Notes issued in August 2013, March 2014, March 2015 and September 2016 (CN1, CN2, CN3 and CN4, respectively) as recorded on ANZ's register at 7.00pm AET on 11 August 2017 with registered addresses in Australia (**ANZ Securityholders**).

The postcard notifies ANZ Securityholders of the offer of ANZ Capital Notes 5 pursuant to the ANZ Capital Notes 5 prospectus separately lodged with the ASX and the Australian Securities and Investments Commission today (**Prospectus**). ANZ Securityholders can obtain a copy of the Prospectus online at capitalnotes5.anz.com.

Yours faithfully

Simon Pordage
Company Secretary
Australia and New Zealand Banking Group Limited

For investor enquiries about ANZ Capital Notes 5 please:

- visit capitalnotes5.anz.com; or
- call the ANZ Information Line on 1800 113 399 (within Australia) or +61 3 9415 4010 (international) (Monday to Friday – 8.30am-5.30pm AET).

The image is a promotional graphic for ANZ Capital Notes 5. It features a blue-tinted background with a blurred scene of a modern office or bank lobby. In the foreground, there is a large white text overlay. The text reads 'ANZ' in a smaller font, followed by 'CAPITAL NOTES 5' in a much larger, bold font. To the right, there is a smaller inset image showing a woman walking away from the camera in a brightly lit area, with the ANZ logo visible in the background. The overall aesthetic is clean and professional.

ANZ CAPITAL NOTES 5

TO VIEW THE PROSPECTUS VISIT
CAPITALNOTES5.ANZ.COM

ANZ invites you as an eligible ANZ Securityholder to apply for ANZ Capital Notes 5 (**Notes**) under the ANZ Securityholder Offer which is scheduled to open soon.

Details of the offer, including timing and how applications for Notes will be treated if there is excess demand, are set out in the Prospectus.

The offer will be made through the Prospectus. Anyone who wants to acquire the Notes, should obtain and consider the Prospectus and complete the application form accompanying the Prospectus. In deciding whether to apply for Notes, you should read the Prospectus in its entirety and seek professional guidance which takes into account your particular investment objectives and circumstances from a professional advisor who is licensed by ASIC.

Applications must be for a minimum of 50 Notes (\$5,000) and must be received by the Closing Date specified in the Prospectus.

IMPORTANT NOTICES: Capitalised terms not defined on this card have the meaning given in the Prospectus. This card is not an offer of Notes. You can opt out of receiving information about future ANZ offers and other ANZ promotional material by calling the ANZ Information Line. *Registered to BPAY Pty Ltd ABN 69 079 137 518.

TO OBTAIN A PROSPECTUS

- View the Prospectus online at capitalnotes5.anz.com; or
- call the **ANZ Information Line** to request a paper copy of the Prospectus together with a personalised application form. You will need to quote your SRN/HIN (see front of this card).

TO APPLY

During the Offer Period, either:

- complete an online application via capitalnotes5.anz.com quoting your SRN/HIN and pay using BPay®; or
- complete a paper application form and return it, along with payment (by cheque or money order), to the Registry.

FURTHER INFORMATION

Visit capitalnotes5.anz.com or call the **ANZ Information Line** on 1800 113 399 (within Australia) or +61 3 9415 4010 (international) (Monday to Friday – 8:30am to 5:30pm AET)

