PRICING SUPPLEMENT

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED
(Australian Business Number 11 005 357 522)

Australian Dollar
Debt Issuance Programme

Series No: 76
Tranche No: 1

AUD 600,000,000 5.25% Fixed Rate Transferable Certificates of Deposit due 8 May 2012

Issue Price: 99.890 per cent.

Dealers

Australia and New Zealand Banking Group Limited
(Australian Business Number 11 005 357 522)

Royal Bank of Canada
(Australian Business Number 86 076 940 880)

UBS AG, Australia Branch

(Australian Business Number 47 088 129 613)

The date of this Pricing Supplement is 7 May 2009

This document constitutes the Pricing Supplement relating to the issue of Securities described herein. Terms used herein shall be deemed to be defined as such for the purposes of the Conditions set forth in the Information Memorandum dated 28 November 2008. This Pricing Supplement contains the final terms of the Securities and must be read in conjunction with the Information Memorandum, as supplemented as at the Issue Date. The Securities shall not have the benefit of the Commonwealth Guarantee.

1	Issuer:		Australia and New Zealand Banking Group Limited
2	(i)	Series Number:	76
	(ii)	Tranche Number:	1
	(if fungible with an existing Series, details of that Series, the number including the date on which the Securities become fungible)		Not Applicable
3	Specified Currency:		Australian Dollars
4	Aggregate Nominal Amount:		A$600,000,000
5	(i)	Issue Price:	99.890 per cent of the Aggregate Nominal Amount
	(ii)	Net proceeds:	A$599,340,000
6	Specified Denomination(s):		A$1,000
			The minimum aggregate consideration payable by the purchaser or investor must be no less than A$500,000
7	(i)	Issue Date:	8 May 2009
	(ii)	Interest Commencement Date:	Issue Date
8	Maturity Date:		8 May 2012
9	Interest Basis:		Fixed Rate (Further particulars specified below)
10	Redemption/Payment Basis:		Redemption at Par
11	Change of Interest or Redemption/Payment Basis:		Not Applicable
12	Put/Call Options:		Not applicable
13	Status of the Securities:		Transferable Certificates of Deposit
14	Listing:		Australian Securities Exchange
15	Method of distribution:		Syndicated

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

16	Fixed Rate Security Provisions		Applicable
	(i)	Rate of Interest:	5.25 per cent per annum payable semi-annually in arrears
	(ii)	Interest Payment Date(s):	8 May and 8 November in each year from and including 8 November 2009 to and including the Maturity Date subject to adjustment in accordance with the Following Business Day Convention.

	(iii)	Fixed Coupon Amount(s):	A$26.25 per A$1,000 in nominal amount on each Interest Payment Date
	(iv)	Broken Amount(s):	Not applicable
	(v)	Business day Convention:	Following Business Day Convention
	(vi)	Day Count Fraction:	RBA Bond Basis
	(vii)	Other terms relating to the method of calculating interest for Fixed Rate Securities:	Not Applicable
	(viii)	Interest Determination Date	Not Applicable
17	Floating Rate Security Provisions		Not Applicable
18	Zero Coupon Security Provisions		Not Applicable
19	Index-Linked Interest Security Provisions		Not Applicable

PROVISIONS RELATING TO REDEMPTION

21	Call Option	Not Applicable
22	Put Option	Not Applicable
23	Final Redemption Amount:	Par
24	Early Redemption Amount:	Par
	Early Redemption Amount(s) payable on redemption for taxation reasons or on Event of Default and/or the method of calculating the same (if required or if different from that set out in the Conditions)	

GENERAL PROVISIONS APPLICABLE TO THE SECURITIES

25	Form of Securities:	Registered
26	Additional Financial Centre(s) or other special provisions relating to Interest Payment Dates:	Not Applicable
27	Public Offer Test compliant	Yes
28	Details relating to Instalment Notes, including Instalment Amount(s) and Instalment Date(s):	Not Applicable
29	Consolidation provisions:	Not Applicable
30	Governing law:	State of Victoria and Commonwealth of Australia
31	Other terms or special conditions:	Not Applicable

DISTRIBUTION

32	If syndicated, names of Lead Managers and the Dealers:	Australia and New Zealand Banking Group Limited (Joint Lead Manager and Dealer) Royal Bank of Canada (Co-Manager and Dealer) UBS AG, Australia Branch (Co-Manager and Dealer)
33	If non-syndicated, name of Dealer:	Not Applicable

34	Additional selling restrictions:	Not Applicable

OPERATIONAL INFORMATION

35	ISIN:	AU000ANZHAE3
36	Code	ANZC55
37	Any clearing system(s) other than Austraclear and the relevant identification number(s):	Securities will be lodged in the Austraclear system. Securities may also be held and transacted in the Euroclear and Clearstream systems

LISTING APPLICATION

This Pricing Supplement comprises the details required to list the Securities described herein pursuant to the Australian Dollar Debt Issuance programme as from 8 May 2009.

RESPONSIBILITY

The Issuer accepts responsibility for the information contained in this Pricing Supplement.
Signed on behalf of the Issuer:

By: ....
Duly Authorised Signatory