

PRICING SUPPLEMENT



AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED

(Australian Business Number 11 005 357 522)
(Incorporated with limited liability in Australia)

**Australian Dollar
Debt Issuance Programme**

**Series No: 81
Tranche No: 1**

**A\$1,000,000,000 Floating Rate Transferable Certificates of Deposit due 12 July
2013**

Issue Price: 100.00 per cent.

Dealer

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

The date of this Pricing Supplement is 16th July 2010

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.

1	Issuer:	Australia and New Zealand Banking Group Limited
2	(i) Series Number:	81
	(ii) Tranche Number:	1
	(if fungible with an existing Series, include details of that Series, including the date on which the Securities become fungible)	Not Applicable
3	Specified Currency:	Australian Dollars (A\$)
4	Aggregate Nominal Amount:	
	(i) Tranche:	A\$1,000,000,000
	(ii) Series:	A\$1,000,000,000
5	(i) Issue Price:	100.00 per cent. of the Aggregate Nominal Amount
	(ii) Net proceeds:	A\$1,000,000,000
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 for Australian Domestic Investors.
7	(i) Issue Date:	16 July 2010
	(ii) Interest Commencement Date:	Issue Date
8	Maturity Date:	12 July 2013
9	Interest Basis:	3 Month BBSW + 0.90 per cent. Floating 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:	Non Syndicated

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

16	Fixed Rate Security Provisions	Not Applicable
17	Floating Rate Security Provisions	Applicable
	(i) (a) Interest Period(s):	3 months
	(b) Interest Payment Dates:	12 July, 12 October, 12 January and 12 April of each year commencing on 12 October 2010 up to and including the Maturity Date,
	(c) Interest Period Date if not an Interest Payment Date:	Not Applicable
	(ii) Business Day Convention:	Modified Following Business Day Convention
	(iii) Manner in which the Rate(s) of Interest is/are to be determined:	Screen Rate Determination
	(iv) Calculation Agent responsible for calculating the Rate(s) of Interest and Interest Amount(s):	Australia and New Zealand Banking Group Limited
	(v) Screen Rate Determination:	Applicable
	- Reference Rate:	3 month BBSW
	- Interest Determination Date(s):	The first day of each Interest Period
	- Relevant Screen Page:	Reuters screen page BBSW
	- Relevant Time:	10:30am
	- Relevant Financial Centre:	Sydney
	(vi) Margin(s):	+0.90 per cent. per annum
	(vii) Minimum Rate of Interest:	Not Applicable
	(viii) Maximum Rate of Interest:	Not Applicable
	(ix) Rate Multiplier	Not Applicable
	(x) Day Count Fraction:	Actual/365 (fixed)
	(xi) Fall back provisions, rounding provisions, denominator and any other terms relating to the method of calculating interest on Floating Rate Securities, if different from those set out in the Conditions:	Not Applicable
18	Zero Coupon Security Provisions	Not Applicable
19	Index-Linked Interest Security Provisions	Not Applicable

PROVISIONS RELATING TO REDEMPTION

20	Call Option	Not Applicable
21	Put Option	Not Applicable
22	Final Redemption Amount:	Par

23 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

24 Form of Securities: Registered

25 Additional Financial Centre(s) (for the purposes of the "Business Day" definition) or other special provisions relating to Interest Payment Dates: Not Applicable

26 Public Offer Test compliant Yes

27 Details relating to Instalment Notes, including Instalment Amount(s) and Instalment Date(s): Not Applicable

28 Consolidation provisions: Not Applicable

29 Governing law: State of Victoria and Commonwealth of Australia

DISTRIBUTION

30 If syndicated, names of Lead Managers and the Dealers: Not Applicable

31 If non-syndicated, name of Dealer: Australia and New Zealand Banking Group Limited (Lead Manager and Sole Dealer)

32 Additional selling restrictions: Not Applicable

OPERATIONAL INFORMATION

33 ISIN: AU000ANZHJ2

34 Common Code 052736714

35 Any clearing system(s) other than Austraclear and the relevant identification number(s): The 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 16th July 2010

RESPONSIBILITY

The Issuer accepts responsibility for the information contained in this Pricing Supplement.

Signed on behalf of the Issuer:

By:


[Duly Authorised Signatory/Attorney]