



8 November 2021

Market Announcements Office
ASX Limited
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2021 Virtual AGM FAQs

Australia and New Zealand Banking Group Limited (ANZ) today released its 2021 Virtual AGM FAQs.

It has been approved for distribution by ANZ's Company Secretary.

Yours faithfully

Simon Pordage
Company Secretary
Australia and New Zealand Banking Group Limited

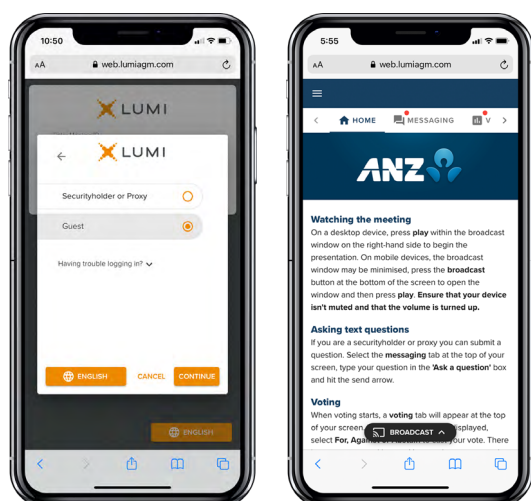
2021 Virtual AGM

Frequently Asked Questions

AGM DETAILS

1 When is ANZ's virtual AGM?

Australia and New Zealand Banking Group Limited's (ANZ) Virtual Annual General Meeting (AGM) will be held on Thursday, 16 December 2021 commencing at 10:00 am (AEDT). Please login and register on the day one hour prior to commencement, from 9:00 am (AEDT) at web.lumiagm.com/393369083.



Important Information

See question 20 regarding the new process for asking a question over the phone.

2 Why is ANZ not holding a physical meeting for its AGM this year?

ANZ takes the health and safety of our shareholders, our people and the broader community seriously. The decision to hold a virtual meeting was made in light of the current COVID-19 pandemic, restrictions on public gatherings and social distancing requirements.

3 If restrictions on physical gatherings are lifted, can I attend the AGM in person?

No, all shareholders and proxyholders who wish to participate in the AGM this year must do so virtually via the Lumi AGM Online Platform.

4 Can I listen to the AGM by telephone?

Yes, you can listen to the AGM by telephone by dialing one of the following numbers:

Country	Number	Guest Passcode
Australia	1800 173 224/1800 556 264	7500882
New Zealand	0800 452 794/0800 880 585	7500882
Worldwide	+61 7 3107 0200	7500882

You will not be able to ask a question using this method. To ask a question over the phone, see question 20.

You will not be able to submit a vote using this method.

IMPORTANT NOTICE

Notice of Meeting and Proxy Form

You will be able to request a hard copy of the Notice of Meeting and Proxy Form. This will be mailed out to you as a priority.

To request a hard copy of these documents, please call Computershare on:

T 1800 11 33 99 within Australia

T +61 3 9415 4010 outside Australia

Your completed form must be received by 10:00am (AEDT) Tuesday, 14 December 2021.

Once completed, mail your form with the included reply paid envelope or Fax to:

F 1800 783 447 within Australia

F +61 3 9473 2555 outside Australia

AGM DOCUMENTATION

5 Will I receive hard copy documents?

In light of the restrictions on public gatherings and in line with temporary amendments to the Corporations Act in response to the Coronavirus pandemic, we will not be mailing hard copies by post of our Notice of Meeting and other meeting documentation ahead of our AGM this year.

The Notice of Meeting will be released online and a link emailed to those shareholders who have elected to receive electronic communications. We will send those shareholders an email when the Notice of Meeting is released on Monday, 8 November 2021. The email will include a personalised shareholder link to vote online. Shareholders may, however, contact our Share Registrar and request that hard copy documents (including a personalised proxy form) be sent to them free of charge.

6 How do I request a hard copy Notice of Meeting and Proxy Form?

You will be able to request a hard copy of the Notice of Meeting and Proxy Form. This will be mailed out to you as a priority. Please refer to question 16 for the deadline for returning completed Proxy Forms.

To request a hard copy of the above documents please call:

T 1800 11 33 99 within Australia

T +61 3 9415 4010 outside Australia

Once completed, mail your form with the included reply paid envelope or Fax to:

F 1800 783 447 within Australia

F +61 3 9473 2555 outside Australia

7 Can I update my details to receive electronic communications?

Receiving your communications electronically is an important way to stay informed as an ANZ shareholder.

We encourage you to take this opportunity to switch to electronic communications. This will help us with sustainable practices that also enable the fastest possible access to information in a secure and cost-effective way.

Scan this QR Code to update your details online or open your browser and go to anz.com/easyupdate and updated your details Online.



8 How do I access the documents online?

You can access all of the documentation at anz.com/agm from Monday, 8 November 2021.

HOW DO I ACCESS THE ONLINE AGM PLATFORM?

9 What do I use to access and register?

You can use any of the following devices with internet access to register, vote, ask questions and watch the AGM: a computer, mobile device or tablet.



10 What Internet browser are compatible?

Browser	Compatible versions
Chrome	supports the latest versions
Firefox or Edge	supports the latest versions
Safari	supports the latest versions

You may also wish to consider voting and/or submitting any questions you have prior to the AGM. See question 16 and question 18 on the next page for further information on how to do this.

11 How do I register for the AGM?

You can log into the AGM Online Platform using the following steps:

- Open your browser and go to: web.lumiagm.com
- Enter the unique 9-digit Meeting ID provided: 393 369 083
- Please read and accept the Terms and Conditions
- To register, select 'Securityholder or Proxy'
- Enter your SRN or HIN and Postcode or Country Code and click Login
- Once logged in, you will see the home page, which displays the meeting documents and information on the meeting
- Icons will be displayed in different areas, depending on the device you are using

12 Can others see me if I participate in the AGM via the AGM Online Platform?

No.

ISSUES ACCESSING THE ONLINE PLATFORM

13 I can't log into the AGM Online Platform. What do I do?

Please call the following numbers:

Country	Hotline
Australia	03 9415 4024
New Zealand	+61 3 9415 4024
Worldwide	+61 3 9415 4024

14 What do I do if I am logged out of the AGM Online Platform during the AGM?

You will need to re-register. Refer to question 11.

Alternatively, please call our share registry provider, Computershare Investor Services, using the telephone numbers provided in question 13.

15 I don't have a (reliable) internet connection – what are my options?

You will need to have a reliable internet connection to participate in the AGM via the AGM Online Platform.

If you do not have an internet connection, or are concerned about its reliability, we encourage you to submit your proxy appointment and direct your proxy how to vote in advance of the meeting, as well as any questions you would like to ask, prior to the AGM.

 Please refer to 'HOW DO I VOTE?' section for further information.

HOW DO I VOTE?

16 Appointing a proxy to vote on my behalf

You can appoint a proxy to vote on your behalf but must do so prior to the AGM. You can appoint a proxy either online or in writing using the Proxy Form, as set out in the table below.

To be effective, proxy appointments must be received by **10.00 am (AEDT) on Tuesday, 14 December 2021.**

Method	How to appoint a proxy
Online	Open your browser and go to: investorvote.com.au/login (Control Nbr 135312)
In writing	To request a Proxy form – please call Computershare on: T 1800 11 33 99 within Australia T +61 3 9415 4010 outside Australia Once completed, mail your form with the included reply paid envelope or Fax to: F 1800 783 447 within Australia F +61 3 9473 2555 outside Australia

17 Can I vote during the AGM?

You can vote during the AGM via the AGM Online Platform. For detailed instructions, please refer to the Virtual AGM Guide.

HOW DO I ASK A QUESTION?

18 Can I submit a question prior to the AGM?

You can ask questions prior to the AGM either online or in writing using the Questions from Shareholders Form, as set out in the table below.

Such questions must be received by **5.00pm (AEDT) on Thursday, 9 December 2021.**

Method	How to ask a question
Online	Open your browser and go to: investorvote.com.au/login (Control Nbr 135312) using the Shareholder Question icon at the end of the voting process or anz.com/agm – use the online form
In writing	To request a hard copy Questions from Shareholders Form – please call Computershare on: T 1800 11 33 99 within Australia T +61 3 9415 4010 outside Australia Your form must be received by Thursday, 9 December 2021. Mail your form in the included reply paid envelope or Fax to: F 1800 783 447 within Australia F +61 3 9473 2555 outside Australia

19 Can I ask questions during the AGM?

Yes, you can ask questions via text and over the phone during the AGM.

For text questions, tap on the question icon on the AGM Online Platform and then type your question in the chat box at the bottom of the screen and select the send icon.

Questions will be read aloud during the AGM for the Board and Management to respond to.

For telephone questions, refer to question 20.

20 How do I ask a question over the telephone?

Step 1:

- Please call the Share Registrar on 1800 11 33 99 or +61 3 9415 4010 and press option 3 (ANZ AGM Phone conference details), to request a PIN and the conference call number
- The lines will be open from Monday, 8 November 2021
- The operator will ask for your HIN/SRN and once they validate these details they will give you a PIN and the required Telephone numbers (this will also be emailed or Text to you so please indicate your preference to the operator).

Step 2:

On the day of the AGM, Thursday, 16 December 2021

1. Please ring the number you have been provided
2. Provide your name as per your holding and PIN when asked by the operator
3. Once you have been verified you will be put through to the conference line
4. To ask a question please press *1 (Star 1) on your telephone key pad
5. The operator will ask which item number you wish to ask a question on and you will be placed into the Questions queue (you can still hear the meeting)
6. At the relevant time you will be introduced to ask your question.

21 What if I lose connection with the AGM Online Platform and miss my opportunity to ask a question or vote?

You will need to be logged in to the AGM Online Platform in order to ask questions online and vote at the AGM. If you lose connection with the AGM Online Platform you may miss your opportunity to vote or ask a question.

If you are concerned about this, please consider voting and/or submitting any questions you have prior to the AGM.

To rejoin the AGM, please refer to question 14.

OTHER QUESTIONS?

22 Will there be another opportunity to meet the Board and Management?

Given the current situation and restrictions on physical gatherings, shareholders will not have another opportunity to meet the Board and Management during 2021. Accordingly, shareholders are encouraged to ask questions of the Board and Management prior to or during the AGM using the methods set out in 'HOW DO I ASK A QUESTION?' section.

23 How do I watch a recording after the AGM?

A link which will allow you to watch a recording of the AGM will be posted on the ANZ website at anz.com/agm shortly after the AGM.