



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

16 August 2016

**Despatch of ANZ Capital Notes 4 Postcard to ANZ Securityholders (other than Eligible CPS2 holders)**

Attached is a postcard being sent to those holders of ANZ ordinary shares, ANZ convertible preference shares issued in 2011 (CPS3), ANZ subordinated notes issued in 2012 or ANZ capital notes issued in August 2013, March 2014 and March 2015 (CN1, CN2 and CN3, respectively) as recorded on ANZ's register at 7.00pm AET on 8 August 2016 with registered addresses in Australia (**ANZ Securityholders**).

The postcard notifies ANZ Securityholders of the offer of ANZ Capital Notes 4 pursuant to the ANZ Capital Notes 4 prospectus separately lodged with ASX and the Australian Securities and Investments Commission today. Eligible ANZ Securityholders can obtain a copy of the Prospectus online at [capitalnotes4.anz.com](http://capitalnotes4.anz.com).

Yours faithfully

**Simon Pordage**  
**Company Secretary**  
Australia and New Zealand Banking Group Limited

**For investor enquiries about ANZ Capital Notes 4 please visit [capitalnotes4.anz.com](http://capitalnotes4.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 background of the slide is a photograph of an ANZ building at night, featuring a glass facade and illuminated interior. The ANZ logo is visible on the building's exterior. The text 'ANZ CAPITAL NOTES 4' is overlaid in white on the left side of the image.

# ANZ CAPITAL NOTES 4

TO VIEW THE PROSPECTUS VISIT  
[CAPITALNOTES4.ANZ.COM](https://capitalnotes4.anz.com)

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ANZ invites you as an eligible ANZ Securityholder to participate in the ANZ Securityholder Offer of ANZ Capital Notes 4 (Notes) which is scheduled to open soon.

The offer will be made through the Prospectus, which includes details of the offer, the timing and how applications for Notes will be treated if there is excess demand.

Anyone who wants to acquire the Notes should obtain and consider the Prospectus and complete the application form in, or 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, financial situation and needs 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.

## 1. OBTAIN A PROSPECTUS

- View the Prospectus online at [capitalnotes4.anz.com](https://capitalnotes4.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).

## 2. APPLY

During the Offer Period, either:

- complete an online application via [capitalnotes4.anz.com](https://capitalnotes4.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 [capitalnotes4.anz.com](https://capitalnotes4.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)

