



13 June 2023

**Australia and New Zealand Banking Group Limited
(ABN 11 005 357 522) (the "Issuer")**

Notice of Early Redemption to the holders of
**JPY 10,000,000,000 0.952 per cent. Fixed Rate Subordinated Notes
due 11 July 2028 (the "Notes")**

Issued under the Issuer's US\$60,000,000,000 Euro Medium Term Note
Programme

Series No.:1880
Tranche No.: 1
ISIN Code: XS1442245822

The Issuer hereby gives notice that all of the Notes will be redeemed on the Optional Redemption Date of 11 July 2023 for the outstanding principal amount of the Notes. This notice is irrevocable and given pursuant to condition 5(c) of the Conditions and clause 23 of the Pricing Supplement. The Issuer confirms that the Australian Prudential Regulation Authority has approved the redemption of the Notes as required by condition 5(i) of the Conditions.

Redemption of the Notes does not imply or indicate that the Issuer will exercise any redemption rights of other outstanding callable capital instruments issued by the Issuer in the future. Any such redemption would also be subject to APRA's prior written approval, which may or may not be given.

A handwritten signature in blue ink, appearing to read 'Adrian Went', written over a horizontal line.

Adrian Went - Group Treasurer
For and on behalf of
Australia and New Zealand Banking Group Limited