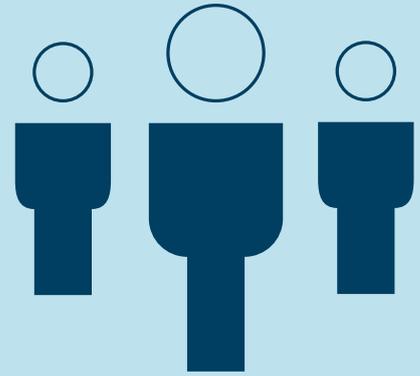


WELLBEING & SAFETY POLICY

SUMMARY FOR DISPLAY PURPOSES



At ANZ, our people are essential to our purpose and we strive to keep them safe and well at all times.

This policy supports our health and safety management system, reinforces our commitment to eliminating or minimising health and safety risks from our activities and highlights the importance of our employee wellbeing programs.

To that end, we are committed to providing a safe and healthy environment for people working on behalf of ANZ (including employees, contractors, volunteers, trainees) and for customers and visitors to our premises. This commitment is supported by a strong health and safety management system, bank-wide, which encompasses local health and safety risks, legislation and standards.

The core elements of the system are:

1. Pro- actively identifies and analyse hazards and risks which have the potential to harm the physical or psychological wellbeing of individuals.
2. Implementing and maintaining controls to eliminate or reduce these hazards/risks, including effective prevention programs; and
3. Supporting and promoting the social, physical, mental, and financial wellbeing and safety of our people.

A key part of our system is consulting and engaging with our employees to improve our understanding of wellbeing and safety matters, as well as how we can continue to eliminate or reduce the risks people may encounter when working across various locations such as working from home, travelling for work purposes, visiting customer's premises or working out of an ANZ building. Communication and education of our employees, contingent workers, visitors and customers (as required) are important features of our program.

Where a work-related incident or injury has occurred, we are committed to providing support to our employees in their rehabilitation and return to work.

Effective governance of the system will be achieved through establishing measurable objectives, targets and priorities. This, together with ongoing monitoring and reporting to senior management and boards of directors, will help to facilitate continuous improvement.

We ask every one of you to work together to help us make wellbeing and safety an essential part of how we operate.

Handwritten signature of Shayne Elliott in black ink.

Shayne Elliott, Chief Executive Officer, September 2020