News Release

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ANZ makes Regional Branch Commitment to strengthen access to face-to-face banking

ANZ today announced a new Regional Branch Commitment, providing customers and communities with greater certainty about the future of its regional branch network as ANZ and Suncorp Bank come together.

Under the commitment, ANZ will maintain a branch presence in every regional community where either ANZ or Suncorp Bank operates today, until at least December 2030.

By bringing the two networks together, customers of both banks will gain access to more branches and ATMs, with Suncorp Bank customers gaining access to ANZ's much larger national network, and ANZ customers benefiting from an enhanced regional network, particularly in Queensland.

There are currently up to 19 regional locations where ANZ and Suncorp Bank have branches close to each other. As the networks are integrated, ANZ will review these locations and may propose bringing some nearby branches together. Any decision will be subject to consultation with affected employees and the Finance Sector Union. Any proposed changes will not begin before August 2027.

This process will be guided by ANZ's Regional Branch Commitment, under which the bank will, until at least December 2030:

- Maintain a branch presence in every regional community where ANZ or Suncorp Bank operates today
- Maintain at least two branches in regional communities with a population of more than 100,000 people
- Maintain at least three branches in regional communities with a population of more than 200,000 people

Following the integration of the ANZ and Suncorp Bank regional networks, ANZ commits to no regional branch closures until at least December 2030.

ANZ Chief Executive Officer Nuno Matos said the Commitment would create a stronger regional network and provide greater certainty for customers, employees, and communities.

"Branches remain an important part of how many people choose to bank, particularly in regional communities. They provide customers with access to cash, face-to-face banking services and trusted support when they need it most.

"Our Regional Branch Commitment means we will maintain a branch presence in every regional community where ANZ or Suncorp Bank operates today, until at least December 2030.

"By bringing the two networks together, customers of both banks will have greater access to branches and ATMs, including ANZ's much larger national network for Suncorp Bank customers and an enhanced regional network for ANZ customers, particularly in Queensland," Mr Matos concluded.

ANZ also announced today that it will:

- Open a new branch in Bendigo, strengthening its presence in one of regional Victoria's largest and fastest growing communities, and demonstrating its ongoing investment in regional Australia.
- Offer existing Suncorp Bank agency owners the opportunity to extend their current arrangements until at least December 2030. If an agency owner chooses not to extend their arrangement or exits before December 2030, the agency will close and will not be replaced by a branch. Agencies provide third party face-to-face banking services and are separate from the branch network.

The Regional Branch Commitment follows ANZ's previously announced $30 million investment in its branch network, as well as the recent expansion of Saturday trading at selected branches across Australia, giving customers greater flexibility to access face-to-face banking services.

The commitment reflects ANZ's 2030 strategy and the bank's focus on delivering more for customers, including by strengthening its frontline presence and raising the standard of every customer interaction.

ANZ will also continue working with the Australian Banking Association to develop practical, long-term solutions that support access to in-person banking services across regional Australia. ANZ will review its Regional Branch Commitment to ensure the commitment supports any solutions developed through this process. It will also review the commitment at least one year before its expiry and provide customers and communities with an update on the future regional network.

Regional communities are areas identified under the Australian Bureau of Statistics' Remoteness Areas classification, excluding those classified as 'Major Cities of Australia'.

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