Company Secretary's Office
Australia and New Zealand Banking Group Limited
833 Collins Street
Docklands VIC 3008
www.anz.com

2 July 2013

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

Despatch of ANZ Capital Notes Postcard to ANZ Securityholders

Attached is a postcard being sent to certain holders of ANZ ordinary shares, ANZ convertible preference shares issued in 2008, 2009 and 2011 (**CPS1, CPS2** and **CPS3**, respectively) and ANZ subordinated notes issued in 2012 (**Subordinated Notes**) to notify them of the offer of ANZ Capital Notes pursuant to a prospectus lodged with the Australian Securities and Investments Commission today (**Offer**).

The postcard is being sent to those holders of ANZ ordinary shares, CPS1, CPS2, CPS3 and Subordinated Notes recorded on ANZ's register at 7.00pm AEDT on Wednesday 26 June 2013 with registered addresses in Australia (**ANZ Securityholders**).

Pursuant to the Offer, ANZ Securityholders are entitled to participate in the ANZ Securityholder Offer. If there is excess demand for ANZ Capital Notes under the Offer, priority will be given to applicants under the ANZ Securityholder Offer over applicants under the General Offer.

Investors with enquiries about the postcard should contact the ANZ Information Line on 1800 113 399 (Australia) or +61 3 9415 4010 (international).

Yours faithfully

John Priestley
Company Secretary
Australia and New Zealand Banking Group Limited

Company Secretary's Office
ANZ Centre Melbourne, Level 9, 833 Collins Street, Docklands Vic 3008
GPO Box 254, MELBOURNE VIC 3001 AUSTRALIA
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PRIORITY OFFER OF ANZ CAPITAL NOTES

TO REQUEST A PROSPECTUS VISIT
WWW.CAPITALNOTES.ANZ.COM

YOUR SRN/HIN IS:

Australia and New Zealand Banking Group Limited (ABN 11 005 357 522)
NOT FOR DISTRIBUTION IN THE UNITED STATES OR TO U.S. PERSONS

Australia and New Zealand Banking Group Limited (ANZ) invites you as an eligible holder of ANZ ordinary shares, ANZ Convertible Preference Shares (CPS1, CPS2 and CPS3) or ANZ Subordinated Notes to participate in the ANZ Securityholder Offer of ANZ Capital Notes. ANZ Capital Notes are expected to provide investors with fully or substantially franked, floating rate, non-cumulative distributions.

If there is excess demand for ANZ Capital Notes, priority will be given to applicants under the ANZ Securityholder Offer over applicants under the General Offer.

The offer is expected to open shortly and will remain open for a limited period of time. Further details of the timing of the offer will be set out in the Prospectus.

Applications must be for a minimum of 50 ANZ Capital Notes ($5,000).

Follow these easy steps to participate >

IMPORTANT NOTICES: ANZ has lodged a prospectus with the Australian Securities and Investments Commission (ASIC) in relation to the offer of ANZ Capital Notes ("Prospectus", which term shall include the replacement prospectus expected to be lodged with ASIC confirming the margin). Capitalised terms not defined on this card have the meaning given to them in the Prospectus. This card is not an offer of, or invitation to apply for, ANZ Capital Notes. The offer of ANZ Capital Notes will be made in, or accompanied by, a copy of the Prospectus. Anyone wishing to apply for ANZ Capital Notes will need to complete the application form in or accompanying the Prospectus. This card and the information it contains does not take into account your investment objectives, financial situation or particular needs. In deciding whether to apply for ANZ Capital Notes you should read the Prospectus and contact your financial adviser or other professional adviser. ANZ Capital Notes are not deposit liabilities of ANZ, are not guaranteed or insured by any government or other person, are not protected accounts under Australian banking legislation and give holders no claim on ANZ except as provided in the ANZ Capital Notes Terms. Your investment is subject to investment risk, including possible delays in repayment and loss of income and principal invested. ANZ does not guarantee the value or performance of ANZ Capital Notes, the repayment of your investment or any particular rate of return. ANZ Capital Notes have not been and will not be registered under the U.S. Securities Act of 1933, as amended (Securities Act), or the securities laws of any state of the United States and may not be offered or sold in the United States or to, or for the account or benefit of, "U.S. Persons" (as defined in Regulation S under the Securities Act).

1. OBTAIN A PROSPECTUS

- Download an electronic copy of the Prospectus from the ANZ website at www.capitalnotes.anz.com; or
- Request a paper copy of the Prospectus by calling the ANZ Information Line on 1800 113 399 (within Australia) or +61 3 9415 4010 (international) (Monday to Friday – 8:30 am to 5:30pm AEST). You must quote your SRN/HIN, provided on the front of this postcard, to receive a personalised application form.

2. APPLY

- When the offer opens, complete an online application via the ANZ website (you will require your SRN/HIN); or
- Complete and lodge a personalised paper application form which will accompany the Prospectus, ensuring it is received by the Registry by the closing date.

3. PAYMENT

You may make your Application Payment using the following:

- BPAY® (online applications);
- cheque (paper applications); or
- money order (paper applications).