



Whistleblower Policy Summary

Why does ANZ have this Policy?

ANZ has a strong values-based culture that encourages openness, integrity and accountability. Legislation in Australia and in other jurisdictions in which ANZ operates also requires ANZ to protect whistleblowers.

The purpose of the ANZ Whistleblower Policy is to encourage, support and promote honest and ethical behaviour by providing a framework for the escalation of 'Reportable conduct'. Reportable conduct is conduct of someone involved with ANZ which is, or involves, actual or suspected unethical or unprofessional behaviour, issues of honesty and integrity, conflicts of interest, breaches of privacy or confidentiality, unsafe work practices (including victimization and harassment) or concerning practices or behaviours relating to general compliance with policies, procedures and the law.

How does this Policy apply at ANZ?

This Policy is a Level 2 Compliance Policy that applies globally to all ANZ Divisions and Business Units. It applies to everyone working at ANZ, whether or not they are ANZ employees. It allows directors, employees, contractors, consultants and external auditors to make a report and requires ANZ to protect them from being victimised as a consequence.

Under the Whistleblower Policy reports are made by contacting any of a designated Whistleblower Protection Officer (**WPO**), the Group Integrity Inbox/Hotline or the ANZ Whistleblower Hotline and other Whistleblower services managed by Deloitte – details below:

- Australia: 1800 997 448 (Toll Free)
 - New Zealand: 0800 376 325 (Toll Free)/Other International: +61 3 9667 3731
 - Deloitte website: www.anz.deloitte.com.au (Username: ANZ Password: whistleblower)
- You can also access this site using a QR code but you will need a QR reader on your smartphone;



- Email: anz@deloitte.com.au
- Mail: ANZ Whistleblower Service, Reply Paid 12628, A'Beckett St, Victoria, Australia, 8006

ANZ has two WPOs (Chief Compliance Officer and Group General Manager Internal Audit) as well as two Alternate WPOs (Group Integrity Lead and Head of Conduct & Regulatory Risk).

Key obligations

Employees and contractors must:

- consider whether a matter can be more appropriately escalated or effectively addressed under another ANZ policy or process before making a report (e.g. to a line manager, Talent & Culture, Risk or Compliance)
- make reports honestly and in good faith
- report concerns about the resolution or the conduct of investigations of disclosures under the Policy to the Chief Compliance Officer
- not disadvantage or victimise another current employee or contractor who makes a report

Role of the Group Integrity Lead (Policy Administrator)

The Group Integrity Lead is responsible for managing the implementation of the Policy, including ANZ's relationship with Deloitte. Among other things, the role also:

- provides general awareness training for all employees
- provides assistance and role-based training to WPOs
- reports de-identified statistical information to the Audit Committee and the Operational Risk Executive Committee about the number and type of disclosures under the Policy