



Whistleblower Policy Summary

Why does ANZ have this Policy?

ANZ has a strong values-based culture that encourages openness, integrity and accountability. The Corporations Act in Australia and similar legislation in other jurisdictions also require 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' which is unethical & unprofessional behaviour, Issues of honesty & integrity, conflicts of interest, breaches of privacy & confidentiality, unsafe work practices including victimisation, harassment and workplace safety 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 to all ANZ Divisions and Business Units and has global application. It applies to everyone working at ANZ, whether or not they are ANZ employees and extends to 3rd party vendors and service providers to ANZ. It allows directors, managers, employees, contractors and consultants 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 either a designated Whistleblower Protection Officer (WPO) or the ANZ Whistleblower Hotline, managed by Deloitte – details below:

- Australia: 1800 997 448 (Toll Free)
- New Zealand: 0800 376 325 (Toll Free)
- Other International: +61 3 9667 3731
- You can also access this website using a QR code but you will need a QR reader on your smartphone to use this option;



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

Key obligations

Employees & 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, HR, Risk, Compliance or Group Investigations)
- 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 employee or former employee who makes a report

Role of the Head of Group Investigations & whistleblowing (Policy Administrator)

The Head of Group Investigations & whistleblowing is responsible for managing the implementation of the Policy, including ANZ's relationship with Deloitte. The role also;

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