



## Supplementary Prospectus Dated 20 February 2018

### **Australia and New Zealand Banking Group Limited**

*Australian Business Number 11 005 357 522  
(Incorporated with limited liability in Australia and registered in the State of Victoria)  
as Issuer*

### **ANZ Bank New Zealand Limited**

*(incorporated with limited liability in New Zealand)  
as Issuer and Guarantor of Notes issued by ANZ New Zealand (Int'l) Limited*

### **ANZ New Zealand (Int'l) Limited**

*(incorporated with limited liability in New Zealand)  
as Issuer*

**US\$60,000,000,000**

### **Euro Medium Term Note Programme**

This supplement (the "**Supplement**") to the base prospectus of Australia and New Zealand Banking Group Limited ("**ANZBGL**") dated 16 May 2017, as supplemented by the supplementary prospectuses dated 22 May 2017, 20 June 2017, 19 July 2017, 15 August 2017, 23 October 2017, 6 November 2017, 10 November 2017 and 13 December 2017 (the "**Base Prospectus**") constitutes a supplementary prospectus for the purposes of Section 87G of the Financial Services and Markets Act 2000, as amended, (the "**FSMA**") and is prepared in connection with the US\$60,000,000,000 Euro Medium Term Note Programme established by ANZBGL (as Issuer), ANZ Bank New Zealand Limited ("**ANZ New Zealand**") (as Issuer and Guarantor of Notes issued by ANZ New Zealand (Int'l) Limited ("**ANZNIL**")) and ANZNIL (as Issuer).

The purpose of this Supplement is to incorporate by reference into the Base Prospectus ANZBGL's Basel III Pillar 3 Disclosure as at 31 December 2017 and the related 2018 First Quarter Chart Pack.

Terms defined in the Base Prospectus have the same meaning when used in this Supplement.

This Supplement is supplemental to, and should be read and construed together with, the Base Prospectus.

ANZBGL accepts responsibility for the information contained in this Supplement and to the best of the knowledge of ANZBGL (which has taken all reasonable care to ensure that such is the case), the information contained in this Supplement is in accordance with the facts and does not omit anything likely to affect the import of such information.

#### ***ANZBGL Basel III Pillar 3 Disclosure - As at 31 December 2017***

On 20 February 2018, ANZBGL released its Basel III Pillar 3 Disclosure as at 31 December 2017 and the related 2018 First Quarter Chart Pack (the "**Basel III Disclosure**"). A copy of the Basel III Disclosure and a copy of this Supplement have been filed with the National Storage Mechanism and will be available for

inspection at [www.morningstar.co.uk/uk/nsm](http://www.morningstar.co.uk/uk/nsm) and, by virtue of this Supplement, the Basel III Disclosure shall be deemed to be incorporated into, and form part of, the Base Prospectus.

A copy of the Basel III Disclosure which is incorporated into, and forms part of, this Supplement is also available at <http://www.shareholder.anz.com/supplementary-disclosures-euro-medium-term-note-programme>.

For the purposes of Directive 2003/71/EC (as amended) and this Supplement, any information or documents incorporated by reference, either expressly or implicitly, into the Basel III Disclosure do not form part of this Supplement. Information in the Basel III Disclosure which is not incorporated by reference into the Base Prospectus is either not relevant for investors or is covered elsewhere in the Base Prospectus.

A copy of this Supplement has been filed with the National Storage Mechanism and will be available for inspection at [www.morningstar.co.uk/uk/nsm](http://www.morningstar.co.uk/uk/nsm).

To the extent that there is any inconsistency between any statement contained in this Supplement or in any information or document incorporated by reference into, and forming part of, this Supplement and any other statement contained in the Base Prospectus or in any information or document incorporated by reference into, and forming part of, the Base Prospectus, the statements contained in this Supplement or in any information or document incorporated by reference into, and forming part of, this Supplement will prevail.

Save as disclosed in this Supplement or in any document incorporated by reference into, and forming part of, this Supplement, no other significant new factor, material mistake or inaccuracy relating to information included in the Base Prospectus has arisen or been noted, as the case may be, since the publication of the Base Prospectus.