

News Release

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ANZ's ESG Supplement highlights progress to improve customers' financial wellbeing

ANZ today released its 2019 Environment, Social and Governance (ESG) Supplement which highlights progress in improving the financial wellbeing of our customers.

More than one million of our retail and commercial customers have been contacted to help them get more value from our products and services, including customers who:

- are in receipt of eligible Centrelink or Veterans' Affairs benefits to offer to help them move to a low-cost, basic bank account
- are experiencing persistent credit card debt. They were provided with guidance on debt reduction and offered the means to pay off their debt at a lower rate
- have interest only home loans set to expire within six months, reminding them of the expiry and quantifying the expected increase in repayments at the end of the period. They were offered the option to extend the interest only period if eligible
- have opened an ANZ Access Advantage account within the last 13–16 days, reminding them to credit their account with regular salary payments to ensure they are eligible for monthly account service fee waivers
- have Progress Saver periodical payments or direct debits due to expire in the next month, to remind them an automated credit can help them receive bonus interest

ANZ Chief Executive Officer Shayne Elliott said: "We know we still have much to do to improve customer outcomes and we remain focused on delivering against our commitments in response to the Royal Commission. This is critical to rebuilding community trust."

"Public disclosure of our performance against measurable targets is another way in which we are holding ourselves to account and bringing our purpose to life."

We have achieved or made good progress against the majority of our environment, social and governance (ESG) targets this year, with highlights including:

- improving the financial wellbeing of our customers – Saver Plus, our matched savings program, has reached over 43,600 lower-income participants since 2003
- supporting the transition to a net-zero carbon economy – since 2015 we have funded and facilitated \$19.1 billion in environmentally sustainable solutions, exceeding our target ahead of time. Initiatives include 'green buildings', low-emissions transport, green bonds, renewable energy and efficient irrigation
- increasing the availability of suitable and affordable housing options – we were the joint Lead Manager on a \$315m National Housing Finance and Investment

Corporation social bond, and Lead Manager for Housing New Zealand's two wellbeing bonds (NZD\$500m and NZD\$600m) to provide new and upgraded social housing

- contributing to the communities in which we live and work – more than 42 per cent of our employees volunteered, providing more than 134,000 hours to community organisations

To view a copy of our 2019 ESG Supplement visit anz.com/annualreport

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Approved for distribution by ANZ's Continuous Disclosure Committee