+Rule 3.20.4, 3.22, 15.3, Appendix 6A section 2

Appendix 3A.2

Notification of interest payment & interest rate change

Information or documents not available now must be given to ASX as soon as available. Information and documents given to ASX become ASX's property and may be made public.

Please note that two or more corporate actions on the same +security may not run with different record dates if the timetables result in overlapping (but not identical) ex-periods. It is permissible to run different corporate actions with the same record date except in the case of consolidations or splits which cannot run at the same time as any other corporate action for that entity.

*Denotes minimum information required for first lodgement of this form.

**Denotes information that must be provided on or before +business day 0 of the relevant Appendix 6A or Appendix 7A timetable.

The balance of the information, where applicable, must be provided as soon as reasonably practicable by the entity.

Part 1 – Entity and announcement details

Question No.	Question	Answer
1.1	*Name of entity	Australia and New Zealand Banking Group Limited (**ANZ**)
1.2	*Registration type and number *One of ABN/ARSN/ARBN/ACN or other registration type and number (if "other" please specify what type of registration number has been provided).*	ABN 11 005 357 522
1.3	*ASX issuer code	ANZ
1.4	*The announcement is *Tick whichever is applicable.*	☒ New announcement ☐ Update/amendment to previous announcement ☐ Cancellation of previous announcement
1.4a	*Reason for update *Mandatory only if "Update" ticked in Q1.4 above. A reason must be provided for an update.*	N/A
1.4b	*Date of previous announcement to this update *Mandatory only if "Update" ticked in Q1.4 above.*	N/A
1.4c	*Reason for cancellation *Mandatory only if "Cancellation" ticked in Q1.4 above.*	N/A
1.4d	*Date of previous announcement to this cancellation *Mandatory only if "Cancellation" ticked in Q1.4 above.*	N/A
1.5	*Date of this announcement *The date of lodgement of the form by the entity via ASX Online.*	Wednesday May 6, 2020
1.6	*Applicable ASX +security code and description for interest payment *Please select the +security to which the notification applies. Only one +security can be selected for each*	ASX +security code: ANZHAS +Security description: AUD 200,000,000 4.75 per cent. Fixed Rate Subordinated Notes due

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	form.	May 2027

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Part 2 – Payment Details

Part 2A – Interest period dates and interest payment details

Question No.	Question	Answer
2.A.1	*Payment date *The payment date can be any day after the record date per Appendix 6A section 2. If the payment date is estimated at the time of first lodgement of this form please indicate and provide actual date by way of an update to this form when the actual date is known. Please note that the payment date cannot be changed (even to postpone it or cancel it) any later than 12 noon Sydney time on the day of the previous payment date advised.*	Wednesday May 13, 2020
2A.2	*+Record date *Refer to Appendix 6A section 2 for rules regarding +record date for interest payments.* *+Record date must be at least 4 +business days from the date it is advised. Please note that the +record date and ex date cannot be changed (even to postpone it or cancel it) any later than 12 noon Sydney time on the day before the previous ex date advised.*	Tuesday May 12, 2020
2A.3	*Ex date *Ex date is 1 +business day before the +record date. Refer to Appendix 6A section 2. +Securities will trade "ex" interest payment from the ex date. Please note that the +record date and ex date cannot be changed (even to postpone it or cancel it) any later than 12 noon Sydney time on the day before the previous ex date advised.*	N/A
2A.4	*First day of payment period	Monday May 13, 2019
2A.5	*Last day of payment period	Tuesday May 12, 2020
2A.6	Number of days in the payment period (including the start and end days)	366, subject to a day count fraction of Actual/Actual (ICMA)
2A.7	*Interest rate expressed as a per annum rate *This rate is the interest rate expressed as a per annum rate. For example if the rate is set as BBSW (say 3%) + a Margin (say 2%) then total rate would be 5%. If the +security is a floating rate note, this rate is the rate set for the payment period the subject of this announcement and should match the rate provided at Q3.9.*	4.75%
2A.8	Interest rate pro-rated for the number of days in the payment period *Please provide the pro-rated interest rate for the payment period – this may be the per annum rate pro-rated for this payment period. For example if the annual rate is 5% and interest is paid quarterly then the rate may be 5% divided by 4 (1.25%) or 5% divided by 365 and multiplied by the number of days in the payment period (a number close to 1.25%).*	4.75%
2A.9	*Currency in which the interest payment is made ("primary currency")	Australian Dollar (**AUD**)

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	Primary currency should be the currency in which all other questions relating to the interest payment amount are provided excepting those relating to payment in a different currency. If the primary currency is not AUD please answer Q2A.10a.	
2A.10	*Interest payment amount per +security *Please provide the amount in the primary currency in dollars (or equivalent denomination for foreign currency). If the amount paid to +security holders will be rounded please provided the rounded amount. If primary currency is not AUD please answer Q2A.10a. If primary currency is AUD go to Q2A.11.*	AUD 95 per calculation amount (AUD 2,000)
2A.10(i)	Comment on how the interest payment amount per security is calculated	Calculation amount (AUD 2,000) x interest rate per annum (4.75%) x day count fraction (366/366), as more fully set out in the terms and conditions of the securities.
2A.10a	AUD equivalent to interest payment amount per +security *Only for non-AUD interest payments. ASX publishes an AUD equivalent amount for non-AUD declared interest payments. If this amount is not provided by the entity it is calculated and published using the RBA rate of exchange on the day before the ex date. The entity should only populate this field if an actual amount is known. If amount not known please answer 2A.10b. If known go to 2A.10c.*	N/A
2A.10b	If AUD equivalent not known, date for information to be released	N/A
2A.10c	FX rate (in format AUD rate / Declared currency rate):	N/A
2A.11	*Are any of the below approvals required for the interest payment before business day 0 of the timetable? • +Security holder approval • Court approval • Lodgement of court order with +ASIC • ACCC approval • FIRB approval; • Another approval/condition external to the entity required to be given/met before business day 0 of the timetable for the interest payment. *If any of the above approvals apply to the interest payment before business day 0 of the timetable, please answer 'yes' and provide details at Part 2B. If "no" go to Part 2C.* *The purpose of the question is to confirm that relevant approvals are received prior to ASX establishing an ex market in the +securities. If the entity wishes to disclose approvals or conditions which are to be resolved at a later date it should use Part 4 "Further information".*	N
2A.12	Is the interest payment franked *If yes, please complete Part 2C.*	N
2A.13	*Is the interest payment payable in the form of +securities rather than cash *If yes, please complete Part 2D.*	N

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2A.14	*Does the entity have arrangements relating to the currency in which the interest payment is paid to +security holders that it wishes to disclose to the market? *If "yes", please complete Part 2E.* *It is not mandatory to disclose currency arrangements to the market. In particular, it does not refer to arrangements made between individual +security holders and the share registry on an ad hoc or one-off basis and it does not refer to arrangements offered by the registry independently of the entity.* *If the entity intends to disclose currency arrangements to the market it must do so through this form although it may supplement the information in the form with further PDF announcements.*	N
2A.15	*Is there a principal amount payment component payable *If yes, please provide details of the principal component payable and the new principal balance for the +security in Part 4 – Further Information.*	N

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Part 2B – Approvals

Part 2B to be completed if you answered "yes" to question 2A.11.

Question No.	**Question**
2B.1	Approvals *Select appropriate approval from drop down box as applicable. More than one approval can be selected. This question refers only to events which take place before business day 0 of the timetable. The purpose of the question is to confirm that relevant approvals are received prior to ASX establishing an ex market in the +securities. The "Date for determination" is the date that you expect to know if the approval is given for example the date of the +security holder meeting in the case of +security holder approval or the date of the court hearing in the case of court approval. If the entity wishes to disclose approvals or conditions which are to be resolved at a later date it should use Part 4 "Further information".*

*Approval/condition	*Date for determination	*Is the date estimated or actual?	**Approval received/ condition met? *Only answer this question when you know the outcome of the approval – please advise on or before +business day 0 of the relevant Appendix 6A or Appendix 7A timetable.*	Comments
+Security holder approval		☐ Estimated **OR** ☐ Actual	☐ Yes ☐ No	
Court approval		☐ Estimated **OR** ☐ Actual	☐ Yes ☐ No	

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Lodgement of court order with +ASIC		☐ Estimated **OR** ☐ Actual	☐ Yes ☐ No	
ACCC approval		☐ Estimated **OR** ☐ Actual	☐ Yes ☐ No	
FIRB approval		☐ Estimated **OR** ☐ Actual	☐ Yes ☐ No	
Other (please specify in comment section)		☐ Estimated **OR** ☐ Actual	☐ Yes ☐ No	

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Part 2C – Franking

Part 2C to be completed if you answered "yes" to question 2A.12.

Some interest payments may be franked if the +security to which they relate is classified as an equity +security for the purposes of Australian taxation laws. It is the entity's own responsibility to determine whether this is the case.

Question No.	Question	Answer
2C.1	Is the interest payment fully franked	Y / N
2C.2	Percentage of interest payment that is franked *Please provide the percentage to which the interest payment is franked (if 100% franked, then 100%).*	
2C.3	Applicable corporate tax rate for franking credit *Please provide the applicable corporate tax rate.*	%
2C.4	Interest payment franked amount *Amount of interest payment that is franked. Please provide the amount in the primary currency. 2C.4 franked amount + 2C.6 unfranked amount + 2C.7 conduit foreign income amount should equal 2A.10 interest payment amount per security.*	
2C.5	Percentage of interest payment that is unfranked *Please provide the percentage to which the interest payment is unfranked (if 100% franked then 0%, if 60% franked, then 40%).*	%
2C.6	Interest payment unfranked amount, excluding conduit foreign income amount *Amount of interest payment that is unfranked excluding conduit foreign income amount. Please provide the amount in the primary currency. 2C.4 franked amount + 2C.6 unfranked amount + 2C.7 conduit foreign income amount should equal 2A.10 interest payment amount per security.*	
2C.7	Interest payment conduit foreign income amount *For Australian entities only.* *Please provide the amount in the primary currency. 2C.4 franked amount + 2C.6 unfranked amount + 2C.7 conduit foreign income amount should equal 2A.10 interest payment amount per security.*	

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Part 2D – Issue of +securities in satisfaction of interest payment

Part 2D to be completed if you answered "yes" to question 2A.13.

Some interest payments may be payable in the form of +securities rather than cash. If that is the case for this interest payment, please provide details in this part.

Question No.	Question	Answer

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2D.1	*ASX +security code *Please provide the +security code of the class of existing +securities which will be issued in satisfaction of the interest payment. These are referred to below as "payment +securities".*	
2D.2	*ASX +security description	
2D.3	*Number of payment +securities to be issued for each interest rate +security held *The number of payment +securities indicated in question 2D.1 per interest rate +security. Please provide rounding policy details, if any, at Part 4 – Further information.*	
2D.4	Rate calculation methodology *Please describe the methodology for calculating the equivalent price, and number of +securities to be issued in place of the interest payment (i.e. per interest rate +security).*	
2D.5	*Securities +issue date *This is the date on which the payment +securities are entered into the holdings of holders entitled to the payment. This is usually the same as the payment date – item 2A.1.*	Estimated or actual
2D.6	*Will these +securities be a new issue *If "yes" please answer Q2D.6a. If "no" go to Part 2E.* *If the securities are a new issue, the entity must apply for quotation of the securities using an Appendix 2A per Appendix 6A section 2.*	Y / N
2D.6a	*Do the payment +securities rank pari passu from +issue date *If "no", answer Q2D.6b, if "yes" please answer Q2D.6b. Pari passu means "on an equal footing" for example if the +securities will not receive an upcoming payment that existing +securities in the same class will receive, they do not rank pari passu.*	Y / N
2D.6b	*Non-ranking period end date *The date at the end of the period (i.e. the date specified in item2A.5 or another date as the case may be) after which the issued +securities rank equal (i.e. pari passu) for the next announced payment. For example, if the new +securities are not entitled to participate in an interest payment announced for the period ending 30 June 2013, but are entitled to any interest payment announced thereafter, then the answer to this question is 30 June 2013.*	

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Part 2E – Currency information

Part 2E to be completed if you answered "yes" to Q2A.14.

Question No.	**Question**	**Answer**
2E.1	*Does the entity default to payment in certain currencies dependent upon certain attributes such as the banking instruction or registered address of the +security holder? (For example NZD to residents of New Zealand and/or USD to residents of	Y / N

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	the U.S.A.) *Referred to as "default arrangements". This does not exclude other criteria – banking instruction and registered address are merely provided as examples. This question should be answered on the basis of the entity's policy applicable to all +security holders. It does not refer to arrangements made between individual +security holders and the share registry on an ad hoc or one-off basis and it does not refer to arrangements offered by the registry independently of the entity.* *If "yes" please fill out the balance of the questions in Part 2E. If no fill out question 2E.2 only.*	
2E.2	*Please provide a description of your currency arrangements *If you have default arrangements please provide an overview of how the arrangement operates and answer specific questions below about currencies in which you pay, whether there is a choice to receive a currency other than the default, election dates, where forms can be obtained etc.* *If you do not have default arrangements you should include here a complete description of your currency arrangements including when and where any currency election should be submitted. Listed entities in this category are not required to disclose the currencies in which they pay or publish the foreign currency payment amounts ("payment currency equivalent amount per security") or foreign exchange rates. You do not need to fill out any further questions in Part 2E.*	
2E.2a	Other currency/currencies in which the payment will be paid *If there is more than one payment currency other than the primary currency please include the additional currencies. It is mandatory to advise the currencies but **not** mandatory to advise the payment currency equivalent amount. If the entity wishes it may advise this amount by way of update when known.*	Non primary payment currency: Payment currency equivalent amount per +security:
2E.2b	Please provide the exchange rates used for non-primary currency payments	
2E.2c	If payment currency equivalent and exchange rates not known, date for information to be released	Estimated or Actual
2E.3	*Can the +security holder choose to receive a currency different to the currency they would receive under the default arrangements?	Y / N
2E.3a	Please describe what choices are available to a +security holder to receive a currency different to the currency they would receive under the default arrangements *For example if the +security holder would receive AUD under the default policy based upon an Australian bank account being provided, can they change this to NZD by providing a banking instruction relating to a New Zealand bank account?*	
2E.3b	Date and time by which any document or communication relating to the above choice must be received in order to be effective for this interest payment	

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	Please enter the time in Sydney time (i.e. AEST or, when daylight savings time is in operation, AEDST); using 24 hour convention e.g. 6.00pm should be entered as 18:00.	
2E.3c	Please provide, or indicate where relevant forms can be obtained and how and where they must be lodged	

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Part 3 – Floating rate +securities - details of interest rate applicable to the payment notified in Part 2A

Part 3 to be completed only for +securities that have floating rates.

Question No.	Question	Answer
3.1	Date interest rate is set	
3.2	Comments on how the date that interest rate is set is determined *You may provide comments on how the date for setting the interest payment date is determined for example the first day of each quarter of the calendar year.*	
3.3	Interest base rate	%
3.4	Comments on how interest base rate is set *You may provide information on how the base rate is set for example BBSW 90 day rate.*	
3.5	Interest margin	%
3.6	Comments on how interest margin is set *You may provide information on how the margin is set.*	
3.7	Any other rate used in calculating interest rate *Any other rate used in calculating the interest payment rate, other than the base rate and margin, for the +securities - expressed as a percentage. This may be a positive or negative number. Together the base rate, margin and other rate should add up to the total interest rate for the period expressed as a per annum rate (3.9).*	%
3.8	Comments on how other rate used in calculating interest rate is set *You may provide information on how this rate is set.*	
3.9	Total interest rate expressed as a per annum rate (addition of base rate, margin and any other rate applied in calculating total interest rate) *Please provide the total interest rate for the period expressed as a per annum rate (should match the amount provided in 2A.7).*	%
3.10	Comments on how the total interest rate expressed as a per annum rate is set	

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Part 4 – Further Information

Question No.	Question	Answer
4.1	Please provide any further information applicable to this payment *Note: if you have answered Yes to Q2A.15 ("Is there a principal amount payment component payable") please provide details of the principal component payable and the new principal balance for the +security.*	The securities are represented by a global note that has been deposited with a common depositary for Euroclear Bank SA/NV and Clearstream Banking, S.A.. While the securities are represented by a global note, ANZ will discharge its payment obligations by making payments to the common depositary for Euroclear Bank SA/NV and/or Clearstream Banking, S.A..
4.2	URL link to a copy of the prospectus/PDS or further information about the +security *Please provide a url link to the prospectus/pds or other information.*	Refer to ANZ's Appendix 3B published on the ASX on May 13, 2015.

Introduced 22/09/14; amended 29/06/15; amended 01/12/19

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