Australia and New Zealand Banking Group Limited
ABN 11 005 357 522

QUESTIONS FROM SHAREHOLDERS

Your questions regarding any matter relating to ANZ that may be relevant to the Annual General Meeting are important to us. We invite you to use this form to submit any questions. Please return it in the reply paid envelope provided or fax it to (61 3) 9273 4899 or email investor.relations@anz.com.

We will attempt to respond to as many of the more frequently asked questions as possible in the Chairman's and Chief Executive Officer's addresses at the Annual General meeting. **You will also be able to listen to the addresses made at the Annual General Meeting live by webcast on** www.anz.com.

Shareholder's Name

Address

Shareholder Reference Number

Question(s)