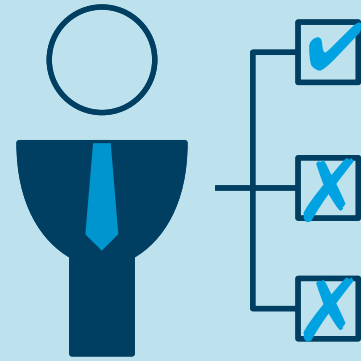


EQUAL OPPORTUNITY, BULLYING AND HARASSMENT POLICY SUMMARY



WHY DOES ANZ HAVE THIS POLICY?

ANZ is committed to treating all people with dignity and respect. We firmly believe in the right of all people to work in an environment that is harmonious and free from discrimination or harassment, workplace bullying and victimisation, collectively known as unacceptable behaviour.

The purpose of this policy is to set out the conduct standards required of ANZ employees and contractors, and how to identify, report and help prevent unacceptable behaviour at ANZ.

This is one of the global policies supporting ANZ's Code of Conduct.

HOW DOES THIS POLICY APPLY AT ANZ?

This policy applies to all employees, contractors and directors of Australia and New Zealand Banking Group Limited and its controlled entities.

This policy relates to the treatment of employees, contractors, job applicants, customers, clients and visitors. It applies at ANZ workplaces during or outside working hours, when travelling for work, engaged in an activity that has a relevant connection to and significant impact on the workplace and when off-site for work related functions or activities, which are also considered the workplace for this policy.

All employees and contractors complete mandatory training every year. Breaches of this policy may lead to disciplinary action, including dismissal.

KEY OBLIGATIONS

Under this policy those working at ANZ will:

- treat colleagues, job applicants, customers, visitors and anyone else associated with the workplace with dignity and respect
- not unlawfully discriminate against anyone in the workplace (directly or indirectly because of their sex, sexual orientation, age, race, ethnic origin, religion or disability, or other attribute protected by anti-discrimination or any other applicable laws)

- not bully, harass, sexually harass or victimise anyone in the workplace
- report any unacceptable behaviour as soon as possible (reports may be made to their line manager, Talent and Culture Contact or Contact Officer as applicable to their location, under the ANZ Global Whistleblower Policy, or an appropriate external body)
- only make complaints of unacceptable behaviour based on truth and fact, and not intentionally make false or vexatious allegations.

Managers will:

- take all reasonable steps to ensure that ANZ's workplace is free from all forms of unacceptable behaviour
- lead by example, ensuring they do not engage in unacceptable behaviour
- treat all complaints seriously and take prompt steps to resolve or escalate any complaints made under this policy.

ROLE OF TALENT AND CULTURE

Talent and Culture will:

- manage the implementation of this policy
- determine whether behaviour reported to them under this policy constitutes unacceptable behaviour
- investigate cases of unacceptable behaviour and implement appropriate action, or refer cases for investigation to the council or committee for this purpose applicable to the country where the report was made.

Kathryn van der Merwe, Group Executive Talent & Culture,
December 2020