



# ANZ Plus (Session 1)

## Update



Mo Khalil, Managing Director, ANZ Plus & Digital  
Brendan Wreford, Technology Domain Lead, ANZ Plus  
4 March 2025

# Important information

## Forward-looking statements

The material in this presentation contains general background information about the Group's activities current as at 3 March 2025. It is information given in summary form and does not purport to be complete.

It is not intended to be and should not be relied upon as advice to investors or potential investors, and does not take into account the investment objectives, financial situation or needs of any particular investor. These should be considered, with or without professional advice, when deciding if an investment is appropriate.

This presentation may contain forward-looking statements or opinions including statements regarding our intent, belief or current expectations with respect to the Group's business operations, market conditions, results of operations and financial condition, capital adequacy, sustainability objectives or targets, specific provisions and risk management practices. When used in the presentation, the words 'forecast', 'estimate', 'goal', 'target', 'indicator', 'plan', 'pathway', 'ambition', 'modelling', 'project', 'intend', 'anticipate', 'believe', 'expect', 'may', 'probability', 'risk', 'will', 'seek', 'would', 'could', 'should' and similar expressions, as they relate to the Group and its management, are intended to identify forward-looking statements or opinions. Those statements are usually predictive in character; or may be affected by inaccurate assumptions or unknown risks and uncertainties or may differ materially from results ultimately achieved. As such, these statements should not be relied upon when making investment decisions. These statements only speak as at the date of publication and no representation is made as to their correctness on or after this date. Forward-looking statements constitute 'forward-looking statements' for the purposes of the *United States Private Securities Litigation Reform Act of 1995*. The Group does not undertake any obligation to publicly release the result of any revisions to these forward-looking statements to reflect events or circumstances after the date hereof to reflect the occurrence of unanticipated events.





01

## Why ANZ Plus



# Why it's important for us to change

**Competition**  
beyond  
traditional banks

**Commoditisation**  
of banking  
products

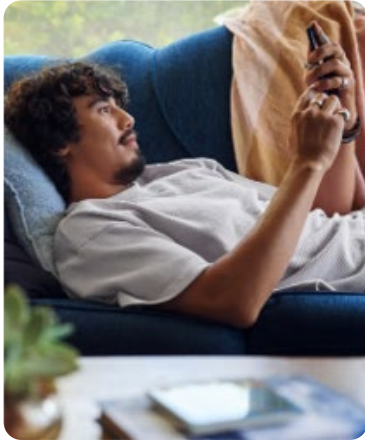
**Customer**  
expectations for a  
faster response  
time and digital  
experience

Need for greater  
**Control** and  
transparency

Plus as a **platform**  
Plus as a **proposition**



# Better, faster, cheaper, safer platform



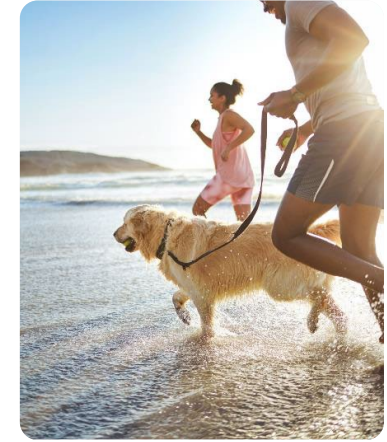
Better



Faster



Cheaper



Safer

## Objective

Financial wellbeing to boost retention and drive revenue

Simpler architecture and delivery processes to speed up outcomes

Reduced cost to change and serve

Automated compliance and real time risk visibility

## Principle

Behavioural design to improve engagement and outcomes

*Cloud first*, best of breed to scale quickly and efficiently

*API enabled*, for rapid reuse and integration


ANZ Falcon®: Secure Selfie-ID replaces PINs and passwords






# A digital-first customer experience proposition...

Lower cost to acquire & serve  
More efficient, more secure



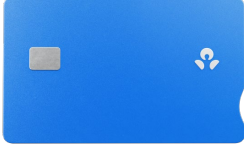
Simple, automated join and Know Your Customer (KYC)



Digital only statements




Self-service credential recovery



Self-service card management



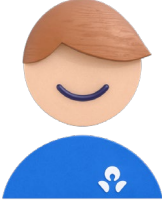
No Cheques



No cash telling



Self-service disputes



Lower cost contact model



02

# What is ANZ Plus



# What's different about ANZ Plus technology



## Cloud Native

Leveraging cloud platforms to accelerate delivery and enable scalability



## API<sup>1</sup> First

Schema-first API<sup>1</sup> contracts that enable consistent and personalised experiences across channels



## Reusable

Creating shared technology assets that accelerate delivery across products



## Automated

Embedding proactive monitoring to maintain control effectiveness



## Simplified

Rationalising our technology landscape to improve maintainability and reduce operational overhead





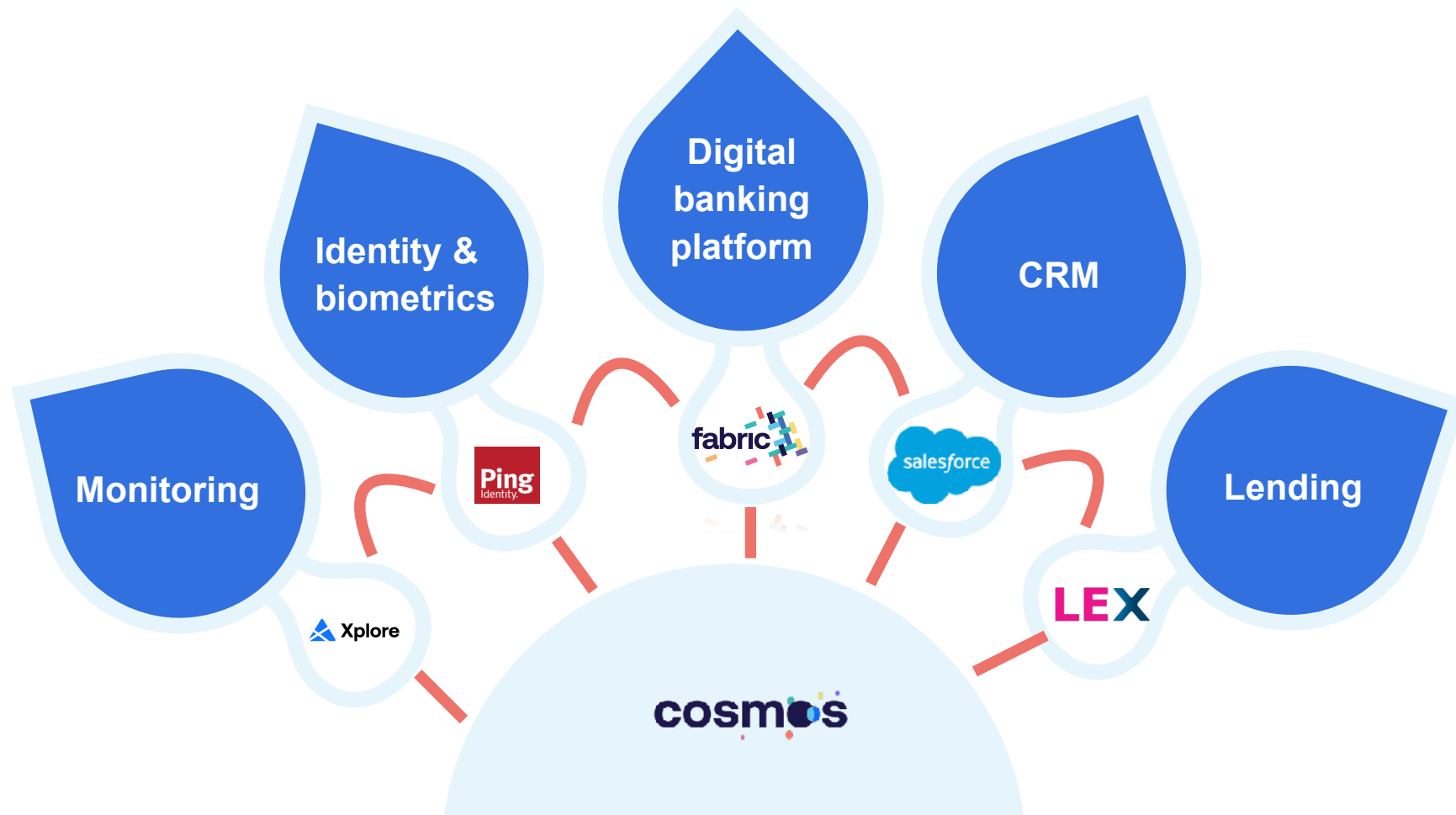
Modern.

Flexible.

Resilient.



# Building services that offer competitive advantages

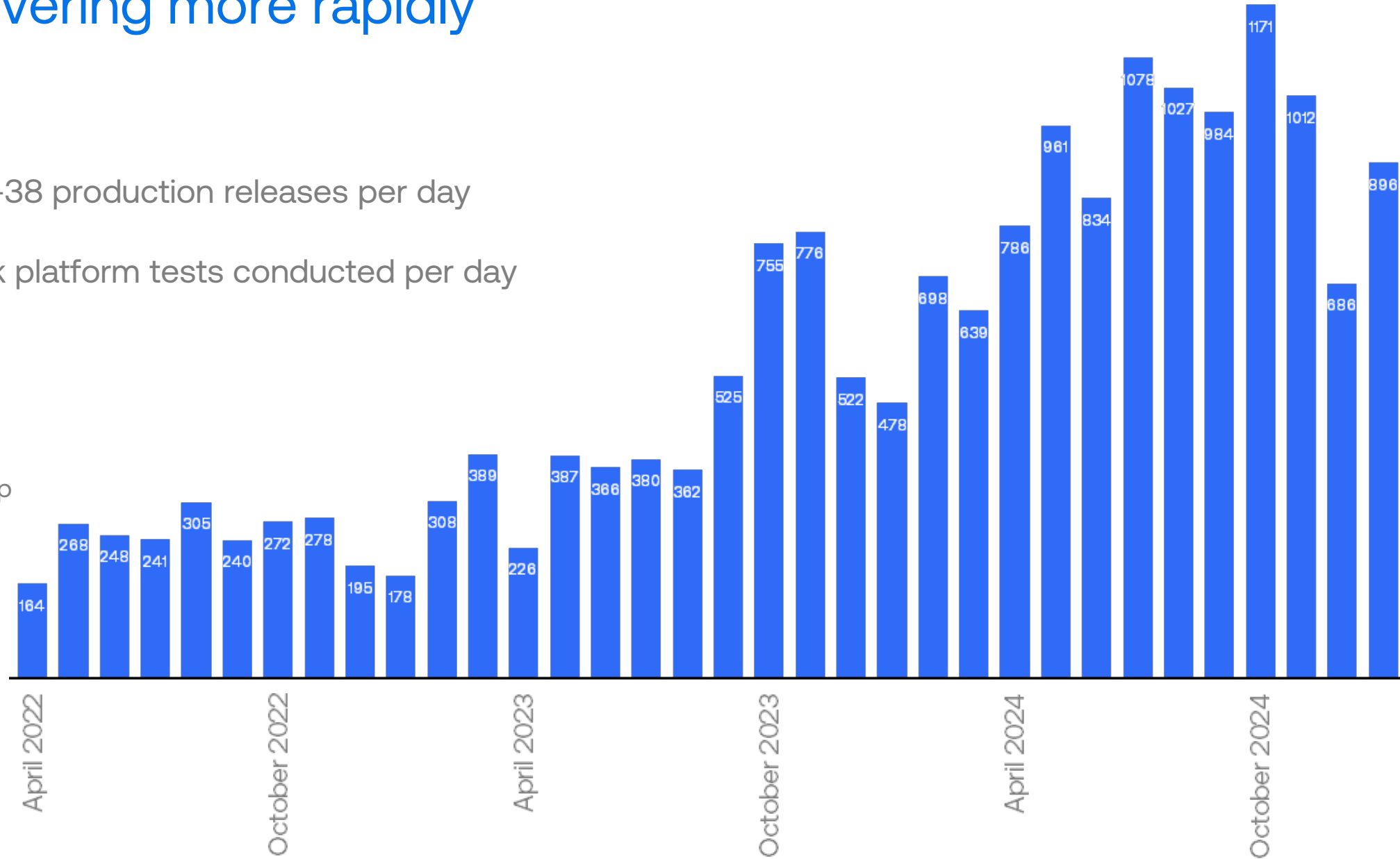


# Delivering more rapidly

- ✓ 30-38 production releases per day
- ✓ 20k platform tests conducted per day

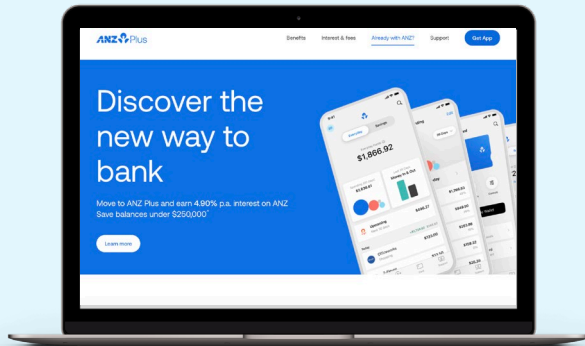
ANZ Plus App  
Releases

Date

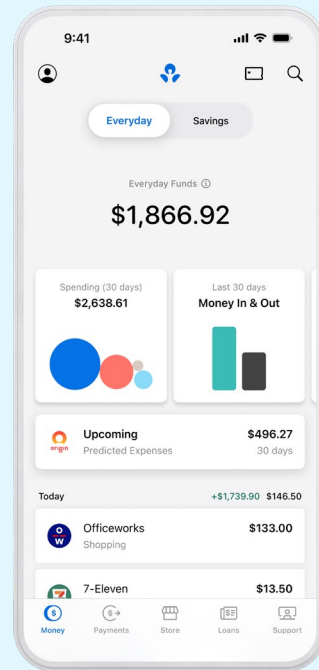


# New platforms and tools

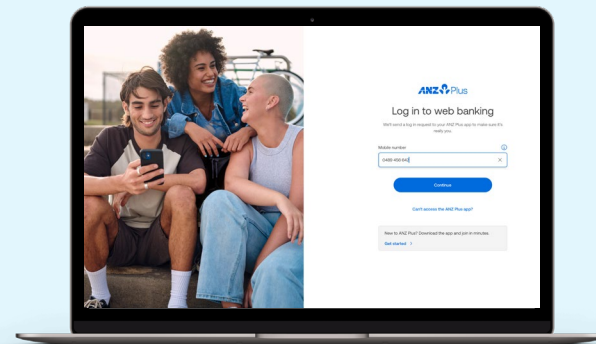
## Customer tools



ANZ Plus Website



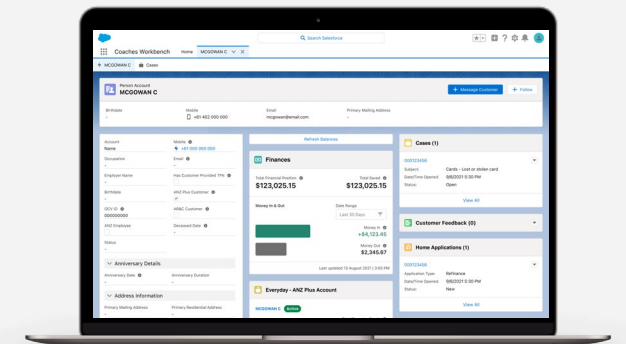
ANZ Plus App



ANZ Plus Web Banking

Coming soon!

## Banker tools



Coach's & Operation's workbench



# ANZ Plus

Customer Proposition





# Proposition based around financial wellbeing principles



## Spend Mindfully

Being intentional about spending habits, making informed decisions to live within your means and enjoy life



## Save Regularly

Routinely setting aside money for your future



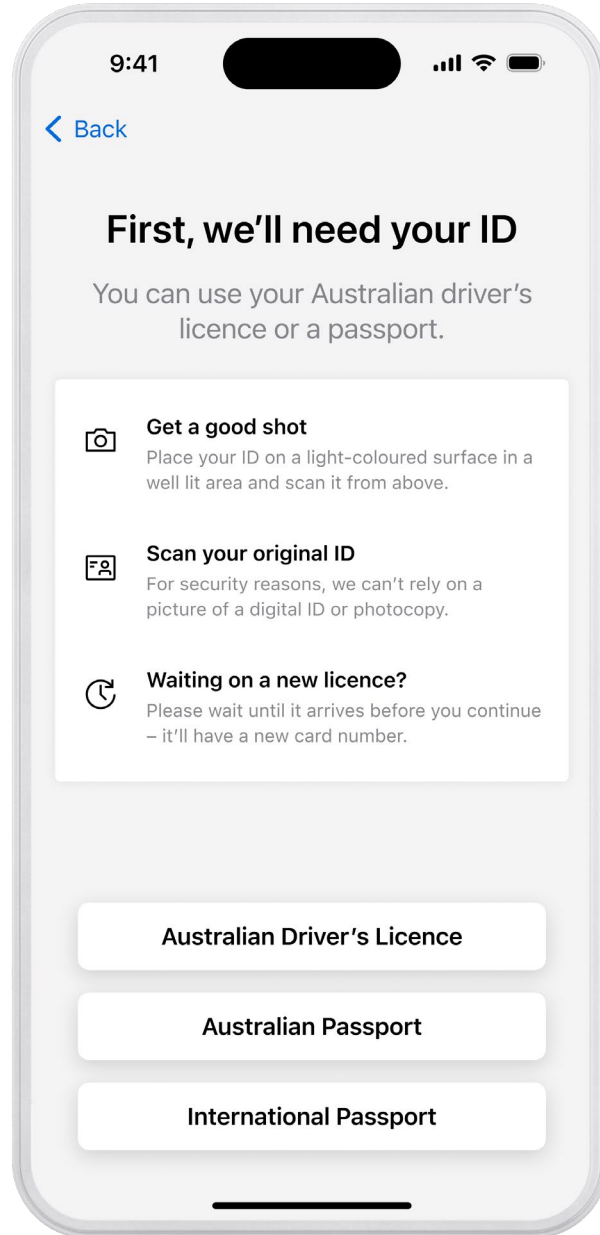
## Borrow Responsibly

Setting customers up to:

- ✓ Choose the right product
- ✓ Use debt as intended
- ✓ And repay responsibly



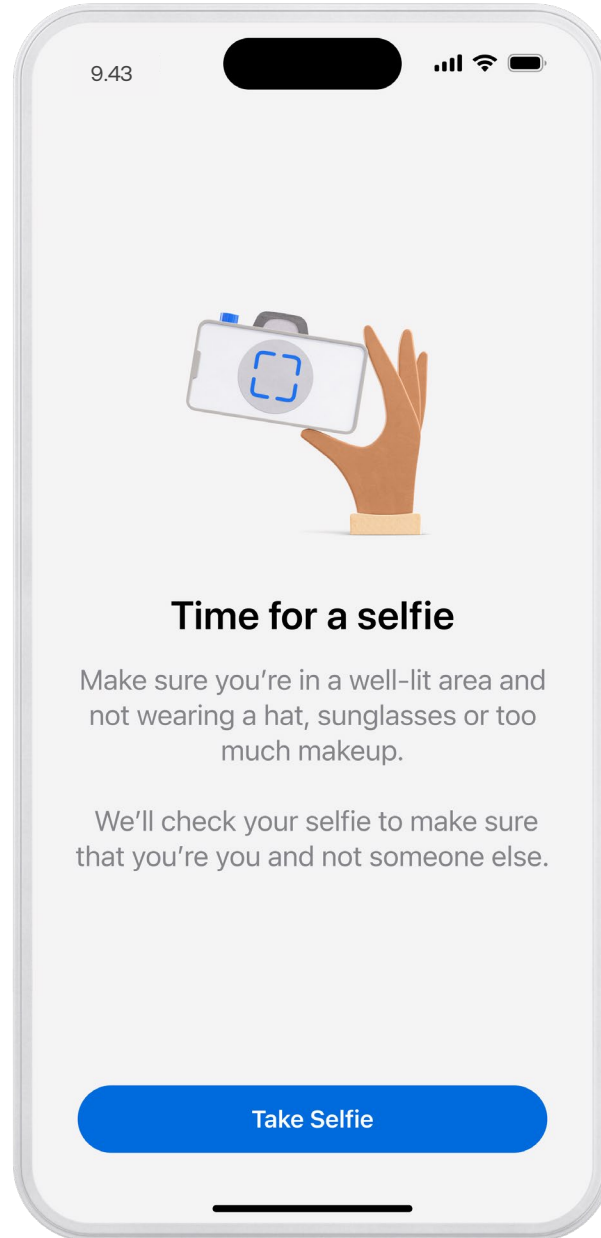
# Join ANZ Plus in minutes



1. Scan your license or passport



# Join ANZ Plus in minutes

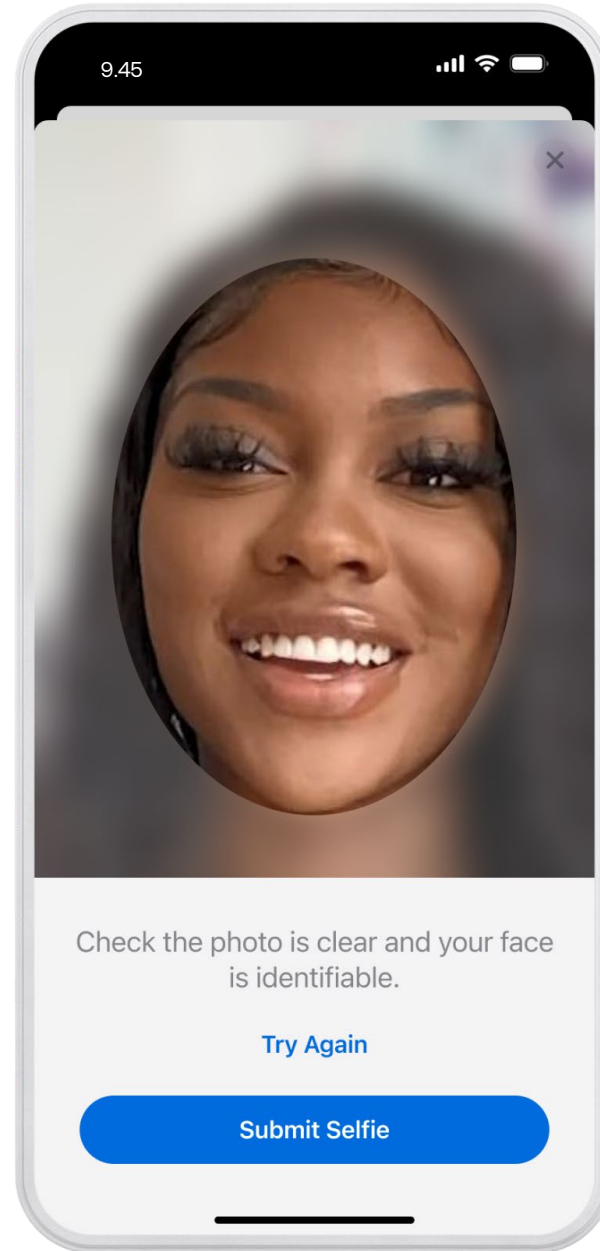


2. Take a selfie to verify your identity





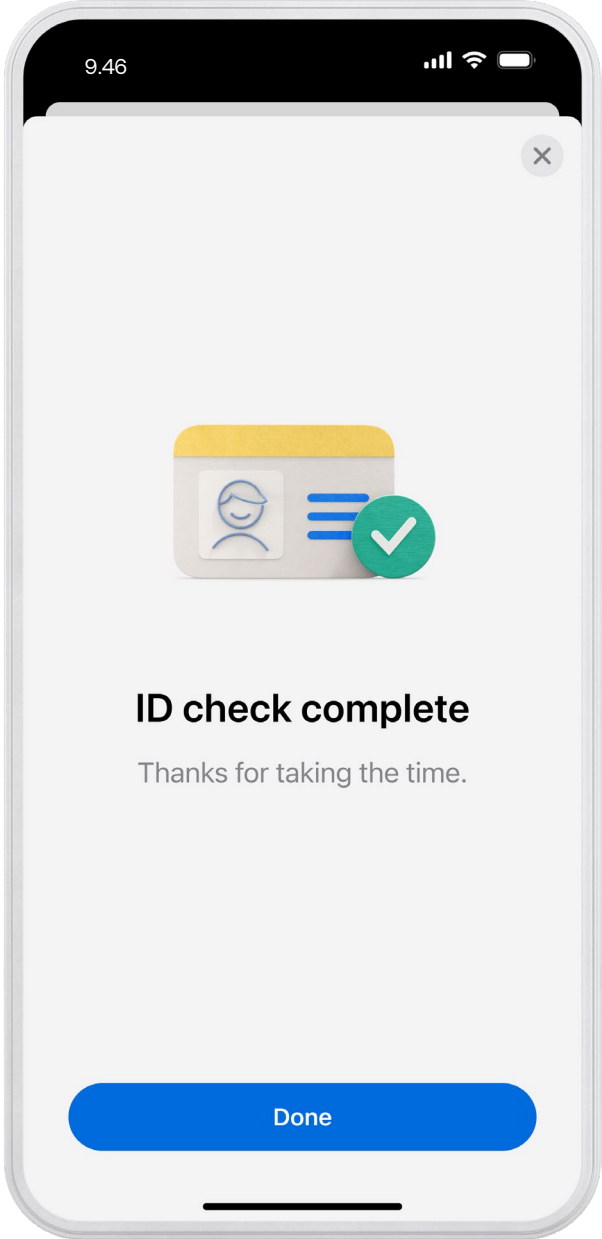
# Join ANZ Plus in minutes



3. Biometrics to match your selfie to your ID



# Join ANZ Plus in minutes

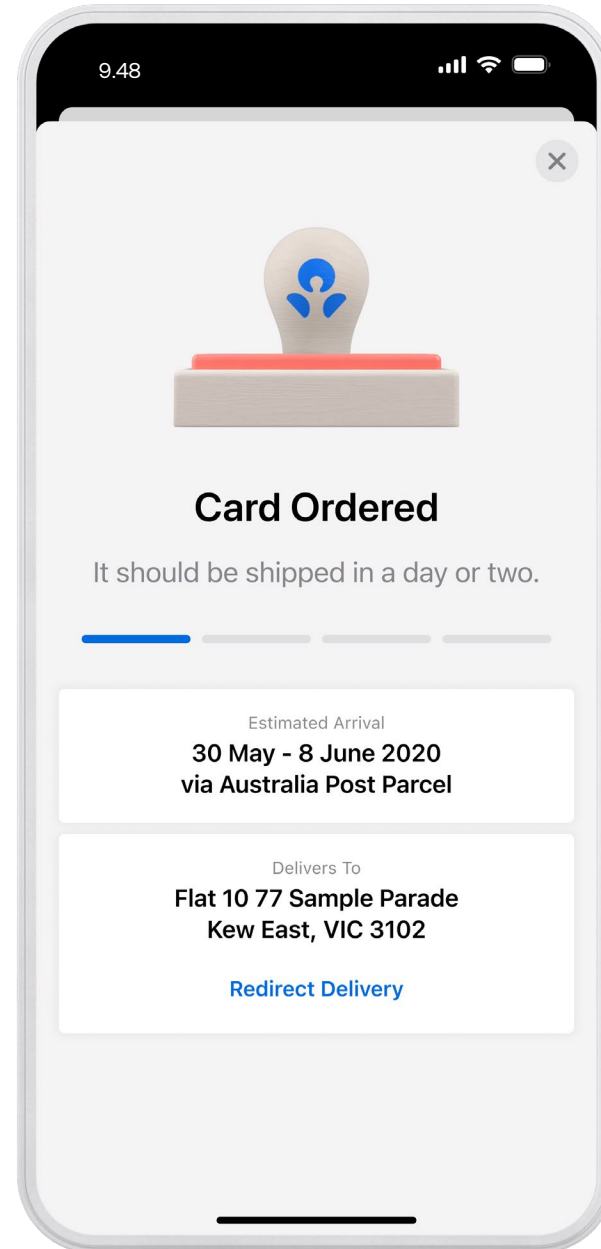


4. Be digitally verified





# Join ANZ Plus in minutes



5. Order your physical card





# Rapidly launching new features and propositions

Fully digital end-to-end  
Lower cost to acquire & serve



## Joint Accounts

A fully digital joint account join experience

Faster change and delivery  
More efficient, more secure



## Round Ups

Financial Wellbeing feature built and deployed in 6 weeks

Leading ecosystem capabilities  
More attractive, more engaging



## My Accounts

First major bank to leverage Open-Banking data-in



## Home Loans

A bank integrated fully digital home loan experience

Re-finance in market now!



## Scam Safe

The highest default fraud & scam protection settings



## Add Ons

Framework for rapid integration with external partners



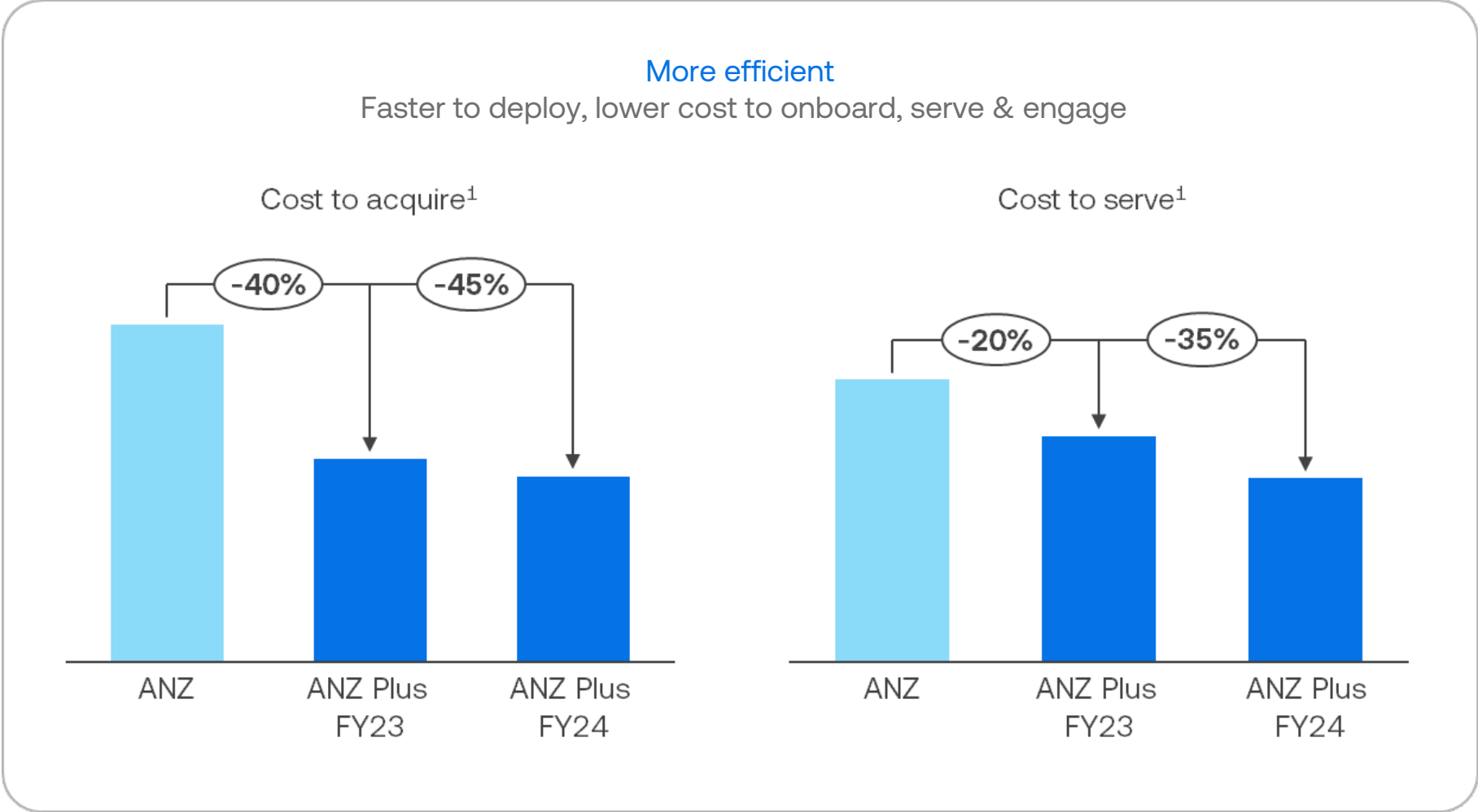


03

## ANZ Plus Performance



# ANZ Plus: cost to acquire & cost to serve



1. FY24 - ANZ Plus deposit costs only. Cost to serve based on variable costs including distribution, operations and product costs



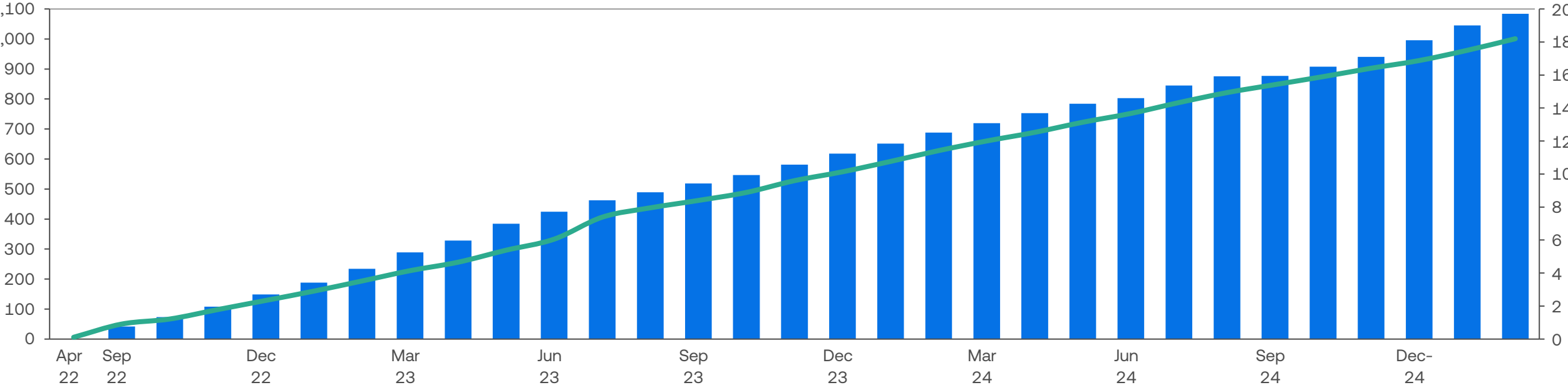


# Growing ANZ Plus customers

ANZ Plus customers and deposits, cumulative (as at Feb 2025)

Customers, '000s

Deposits, \$b



■ Total deposits — Customers



## A diverse customer base

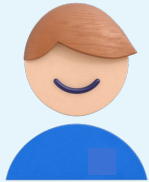
Total customers by age group, as at Jan 25



# Our progress to date

Customers

**1,001,177**



Deposits

**\$19.7 B**



Main bank

**55%**



Coach NPS

**+44**



Join NPS

**+58**



Play Store

**4.7**



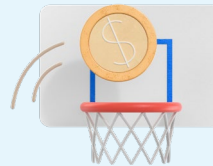
App Store

**4.8**



Using FWB features

**248 K**



Cost to acquire\*

**45% lower**



Cost to serve\*

**35% lower**



\* FY24 – ANZ Plus deposit costs only. Cost to Serve based on variable costs in nature (includes distribution, operations and product costs)

All other data points as at 3 March 2025



# Questions



# Shareholder centre and investor relations contacts

## Group Investor Relations

**Jill Campbell**  
**Group General Manager**  
**Investor Relations**  
+61 3 8654 7749  
+61 412 047 448  
[jill.campbell@anz.com](mailto:jill.campbell@anz.com)

**Cameron Davis**  
**Executive Manager**  
**Investor Relations**  
+61 3 8654 7716  
+61 421 613 819  
[cameron.davis@anz.com](mailto:cameron.davis@anz.com)

**Pavita Sivakumar**  
**Senior Manager**  
**Investor Relations**  
+61 3 8655 2597  
+61 466 848 027  
[pavita.sivakumar@anz.com](mailto:pavita.sivakumar@anz.com)

## Retail investors

**Michelle Weerakoon**  
**Manager**  
**Shareholder Services & Events**  
+61 3 8654 7682  
+61 411 143 090  
[michelle.weerakoon@anz.com](mailto:michelle.weerakoon@anz.com)

## Debt investors

**David Goode**  
**Head of**  
**Debt Investor Relations**  
+61 410 495 399  
[david.goode@anz.com](mailto:david.goode@anz.com)

### ANZ Shareholder Centre

<https://www.anz.com/shareholder/centre/>

### ANZ Debt Investors Centre

<https://www.anz.com/debtinvestors/centre/>

