

**CERTIFICATE REGARDING RESTRICTED STATUS OF SHARES IN
AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED PRESENTED
FOR DEPOSIT**

We, the undersigned, wish to deposit certain of our ordinary shares or rights to receive shares ("Deposit Shares") in Australia and New Zealand Banking Group Limited (the "Company") pursuant to the terms and conditions of the Amended and Restated Deposit Agreement, among The Bank of New York Mellon, in its capacity as depository, the Company and the Owners and Holders from time to time of American Depositary Shares evidenced by American Depositary Receipts issued thereunder. We hereby certify, represent and warrant that:

- we are authorized to execute this certificate;
- we are the beneficial owners of the Deposit Shares; and
- the Deposit Shares were not acquired in the Company's offering and placement launched on July 18, 2022 and are not otherwise "restricted securities" within meaning of Rule 144(a)(3) under the U.S. Securities Act of 1933, as amended.

IN WITNESS WHEREOF, I have hereunto signed my name.

Dated: _____

Name:

Title:

Organization:

ADS Delivery Details

DTC # _____

of ADS _____