



Diversity and Inclusion Policy

Why it matters

- 1) This policy sets out our commitment to Diversity and Inclusion. We are building a diverse workforce which reflects the communities in which we operate, harnesses the unique capabilities and perspectives of all our people, and leverages this diversity of thought through an inclusive workplace which values every voice.
- 2) This Policy satisfies Recommendation 1.5 of the ASX Corporate Governance Principles and Recommendations (4th Edition).

When this applies

- 3) This policy applies to:
 - a. Entities: the ANZ Group
 - b. Users: employees and contingent workers
 - c. Activities: building a diverse and inclusive workplace

What needs to be done

- 4) ANZ believes in the inherent strength of a vibrant, diverse and inclusive workforce where the backgrounds, perspectives and life experiences of our people help us to forge strong connections with all our customers, innovate and make better decisions for our business. We're committed to building a workplace that reflects the communities in which we operate by creating a diverse and inclusive workforce and providing opportunities to under-represented groups.
- 5) Our approach and commitment to Diversity and inclusion is underpinned by our values of Integrity, Collaboration, Accountability, Respect and Excellence (ICARE).

Workforce

- 6) ANZ will demonstrate its commitment to diversity and inclusion within the workforce by:
 - a. attracting and retaining a skilled and diverse workforce
 - b. seeking to ensure our recruitment and selection practices are inclusive of diverse candidates and addressing any bias in our systems and processes that might disadvantage people from diverse groups
 - c. facilitating equal employment opportunities based on ability, performance and potential
 - d. providing employment opportunities to people from under-represented groups who may otherwise find it difficult to secure employment, helping to facilitate their social and economic participation
 - e. enhancing customer experience and market reputation through an inclusive workforce that respects and reflects the diversity of our customers.

Workplace

- 7) ANZ will demonstrate its commitment to diversity and inclusion within the workplace by:
- a. fostering an inclusive workplace culture where all individuals can grow, thrive and belong
 - b. building and maintaining a safe work environment and speak up culture by promoting and recognising best practice
 - c. empowering our passionate volunteer employee diversity networks, e.g., our Pride (LGBTIQ+) and Abilities Networks
 - d. seeking to ensure our employees understand and demonstrate appropriate workplace behaviour
 - e. offering flexible work practices to meet the differing needs of our employees in the context of business requirements
 - f. having a framework of policies, charters, systems and processes which embed ANZ's approach to diversity and inclusion, including policies in relation to caring responsibilities, childcare, part-time work, flexible work arrangements, Equal Employment Opportunity, bullying and harassment
 - g. conducting ongoing review of our processes to remove bias
 - h. offering sponsorships and hosting events.

Reporting

- 8) ANZ commitment to demonstrating diversity and inclusion at ANZ will be reported by:
- a. publicly sharing diversity and inclusion targets and reporting our performance against those targets
 - b. transparently reporting on our gender pay gap.

Responsibilities

Position	Responsibilities
Employees and contingent workers	<ul style="list-style-type: none">• Treat all people with dignity and respect in accordance with ANZ's Values and Code of Conduct• Contribute to creating an inclusive workplace that values diversity and difference, encourages collaboration and is always learning• Comply with the policies, charters, systems and processes which embed ANZ's approach to diversity and inclusion
Talent & Culture	<ul style="list-style-type: none">• Prepare diversity and inclusion reporting for incorporation into ESG disclosures
Group Performance and Execution Committee	<ul style="list-style-type: none">• Promote diversity and inclusion as an important strategic enabler to achieve business objectives across the organisation• Influence strategic direction of the diversity and inclusion agenda including endorsing measurable objectives for diversity, including gender diversity• Review progress against our diversity and inclusion objectives and targets on a regular basis

ANZGHL Board – Human Resources Committee	<ul style="list-style-type: none"> • Review, note and monitor the effectiveness of ANZ's approach to diversity and inclusion • Review and approve measurable objectives for achieving diversity (including gender diversity) and inclusion • Annually review both the objectives and progress in achieving them, including the relative proportion of women at all levels
ANZGHL Board – Nomination and Board Operations Committee	<ul style="list-style-type: none"> • Monitor the effectiveness of ANZ's approach to diversity to the extent it relates to Board diversity • Review and approve measurable objectives for achieving gender diversity on the Board • Annually review both the objectives and progress in achieving them

Compliance

- 9) Breaches may result in disciplinary action, and/or performance and remuneration consequences.
- 10) This policy is not part of employee contracts and may be changed or retired at any time. If the law imposes a higher standard than this policy, the legal obligation prevails.

Definitions

- 11) The Policy Glossary contains standard terms. For the purposes of this document, the following terms have these definitions when used:
 - a. **Diversity** includes age, caring responsibilities, cultural identity, disability, gender expression and identity, ethnicity, education, family/relationship status, sexual orientation, religious beliefs, and/or socio-economic background. Diversity also encompasses the many ways people differ in terms of their education, life experience, location, personality, ways of thinking, and work experience.