

News Release

For Release: 23 March 2022

ANZ introduces ANZ Plus - a powerful new banking service

ANZ today launched a new digital banking service, ANZ Plus. Smart, secure and built on a new banking platform, ANZ Plus is designed to give Australians more visibility and control of their money.

The initial release from ANZ Plus is an everyday account with no monthly account fees, a multi-goal savings account, a new banking app, and a host of new features to help people better understand their money and save towards their goals.

ANZ CEO Shayne Elliott said: "The release of ANZ Plus marks the beginning of a multi-year plan to provide modern, digital products and services for our customers, and significantly better systems and processes for ANZ.

"Now we have these scalable new technology platforms in place, we can adapt to the needs of customers quickly and add new features and functionality on a regular basis, including new products.

"ANZ Plus will enable significant improvements to the way we service customers, meet our obligations, and manage our products both now and into the future," Mr Elliott said.

Key features:

- Customers can join in minutes with an Australian passport or Australian driver's license and selfie
- Spending is automatically categorised and insights displayed within the app, making it easier to spot trends and make better spending decisions
- Upcoming expenses, like regular bills and subscriptions, can be predicted and planned for
- Customers can set and track multiple financial goals without having to open additional accounts
- ANZ Plus coaches are available via in-app chat for expert support.

ANZ Group Executive Australian Retail, Maile Carnegie said: "ANZ Plus is designed to help our customers improve their financial wellbeing by giving them greater visibility and control over their money through new spending insights, savings tools and expert support.

"With tools to help customers make financially healthy choices, a multi-goal savings account and coaches to provide expert support, ANZ Plus makes doing your banking insightful and simple," Ms Carnegie said.

For more information visit: <https://www.anz.com.au/plus/>

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ANZ Plus features

ANZ Plus transforms how people join the bank and open accounts

Customers can join ANZ Plus in minutes, with either an Australian passport or Australian driver's license, and a selfie to verify their identity.

A new multi-goal savings account to help people save towards their goals

ANZ Plus includes a multi-goal savings account that allows customers to set and track up to 99 savings goals, without having to open a new account each time, and each goal can be beautifully displayed with an image. Tiered interest can be earned on money in all savings goals, without the need to maintain a minimum balance or count transactions¹. A target amount, date, and one-off or regular transfers can be selected for each goal.

Money Tiles provide insights to help people better understand their money

The Spending Summary Tile automatically categorises and adds up spending by week, month, or year, making it easy to spot trends in spending. The Spend Less Than You Earn Tile provides a snapshot of money in, and money out, providing visibility over what is earned and what is spent. Additional Money Tiles that provide useful insights will be added regularly.

Not just yesterday's transactions, but tomorrow's transactions as well

As well as having the option to search through previous transactions, customers can look ahead to get an idea of what's coming next. In the new subscription economy, people have many services that charge them regularly, like Spotify or Netflix. This is where the Upcoming Expenses Predictor comes in. The more ANZ Plus is used, the better it can be at predicting regular bills and subscriptions so customers can see what might be coming up before they get charged.

Introducing ANZ Plus coaches for expert support

The ANZ Plus app is designed to allow customers to self-serve for many of their basic banking needs and card controls, but ANZ Plus coaches will also be on hand to help when needed. Our ANZ Plus coaches are trained in our tools and approach to financial wellbeing and are just a message away with our secure in-app chat.

No monthly account fees

ANZ Plus has no monthly account fees and the ANZ Save multi-goal savings account has a competitive rate of interest on balances less than \$250,000 without the need to maintain a minimum balance or limit withdrawals each month¹.

For more information visit: <https://www.anz.com.au/plus/>

For a video tour of ANZ Plus, visit <https://www.anz.com.au/plus/tour/>

This information is general and might not be right for you. The Financial Services Guide, Target Market Determination and ANZ Plus and ANZ Save Accounts T&Cs are available at www.anz.com/anzplus. You should read them before deciding to apply for or keep these products. Australia and New Zealand Banking Group Limited ABN 11 005 357 522 AFSL 234527

1. Interest is tiered with different rates applying depending on your ANZ Save balance. Balance must be greater than zero. See <https://www.anz.com.au/plus> for more information. Rates are subject to change.